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ABSTRACT

OF THE

RETURNS FROM BANKS,

AND FROM

INSTITUTIONS FOR SAVINGS,

IN MASSACHUSETTS.

OCTOBER, 1849.

ABSTRACT

EXHIBITING THE CONDITION

OF THE

BANKS IN MASSACHUSETTS,

ON THE

FIRST SATURDAY OF OCTOBER,

1849.

PREPARED FROM OFFICIAL RETURNS,

BY WILLIAM B. CALHOUN,

SECRETARY OF THE COMMONWEALTH.

BOSTON:
DUTTON AND WENTWORTH, STATE PRINTERS,
No. 37, Congress Street.
1849.

☞ The official circular, requiring Returns from the Banks, was issued by the Governor on the first day of November, and had reference to their condition on the first Saturday of the preceding month.

	BOSTON.				
	Atlantic.	Atlas.	Boston.	Boylston.	City.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$500,000 00	$500,000 00	$900,000 00	$200,000 00	$1,000,000 00
Bills in circulation of five dollars and upwards, ...	264,550 00	143,335 00	237,283 00	135,790 00	155,160 00
Bills in circulation less than five dollars, .	67,690 00	14,428 00	57,484 00	49,294 00	26,660 00
Net Profits on hand, ...	74,090 18	28,589 10	80,063 18	14,020 40	88,462 71
Balances due to other Banks, . . .	67,301 71	113,656 80	49,936 11	. .	87,088 87
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	255,312 52	186,881 05	489,893 77	113,976 01	322,180 24
Cash deposited bearing interest, . .	. .	9,000 00	. .	. .	118,464 93
Total amount due from the Banks, . .	1,228,944 41	995,889 95	1,814,660 06	513,080 41	1,798,016 75
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	23,958 04	30,536 34	127,373 82	15,010 80	50,020 20
Real Estate, ...	30,000 00	. .	50,000 00	. .	30,000 00

Bills of other Banks incorporated in this State, ...	45,825 00	59,205 00	152 520	31,997 00	52,820 00
Bills of other Banks incorporated elsewhere,	. .	. .	. .	. .	. .
Balances due from other Banks, . .	155,489 05	24,373 36	65,999 96	69,615 35	64,402 54
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	973,672 32	881,775 25	1,418,766 28	396,457 26	1,600,774 01
Total amount of the Resources of the Banks, ...	1,228,944 41	995,889 95	1,814,660 06	513,080 41	1,798,016 75
Date, Rate, and Amount of Dividends since the last Annual Returns, . . .	October, 1848. 3½ per cent. 17,500 00 April, 1849. 4 per cent. 20,000 00 October, 1849. 4 per cent. 20,000 00	October, 1848. 3½ per cent. 17,500 00 April, 1849. 3½ per cent. 17,500 00 October, 1849. 3½ per cent. 17,500 00	October, 1848. 4 per cent. 36,000 00 April, 1849. 4 per cent. 36,000 00 October, 1849. 4 per cent. 36,000 00	October, 1848. 4½ per cent. 6,750 00 April, 1849. 4 per cent. 8,000 00 October, 1849. 4 per cent. 8,000 00	October, 1848. 3½ per cent. 35,000 00 April, 1849. 3½ per cent. 35,000 00 October, 1849. 3½ per cent. 35,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	66,154 77	27,453 08	59,868 88	13,516 84	70,729 04
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	3,200 00	3,950 00	15,800 00	15,676 00	. .
Amount of Debts due and unpaid and considered doubtful, ...	. .	680 56	1,491 29	50 00	. .

	BOSTON.				
	Columbian.	Eagle.	Exchange.	Freeman's.	Globe.
DUE FROM THE BANKS.					
Capital Stock paid in,	$500,000 00	$500,000 00	$500,000 00	$250,000 00	$1,000,000 00
Bills in circulation of five dollars and upwards,	90,000 00	140,015 00	287,520 00	153,640 00	146,980 00
Bills in circulation less than five dollars,	35,870 00	22,169 00	54,610 00	28,658 00	27,163 00
Net Profits on hand,	26,616 87	30,949 71	31,923 88	29,594 19	118,194 56
Balances due to other Banks,	. .	67,248 56	111,839 54	571 97	270,165 05
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	147,991 13	291,048 62	219,921 02	96,398 90	384,788 47
Cash deposited bearing interest,	. .	77,313 18	. .	. .	30,000 00
Total amount due from the Banks,	800,478 00	1,128,744 07	1,205,814 44	558,863 06	1,977,291 08
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	55,134 60	83,471 92	19,689 27	23,235 04	160,836 93
Real Estate,	. .	. .	. .	11,767 48	55,682 53

Bills of other Banks incorporated in this State, ...	44,842 00	109,514 00	182,605 32	6,362 00	186,175 00
Bills of other Banks incorporated elsewhere,	. .	. .	. .	2,320 00	. .
Balances due from other Banks, . .	50,441 66	21,815 43	43,325 24	77,244 38	123,957 68
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	650,059 74	913,942 72	960,194 61	437,934 16	1,450,638 94
Total amount of the Resources of the Banks, ...	800,478 00	1,128,744 07	1,205,814 44	558,863 06	1,977,291 08
Date, Rate, and Amount of Dividends since the last Annual Returns, . . .	April, 1849. 4 per cent. 20,000 00 October, 1849. 3½ per cent. 17,500 00	April 1849. 3½ per cent. 17,500 00 October, 1849. 3½ per cent. 17,500 00	October, 1848. 4 per cent. 20,000 00 April, 1849. 4 per cent. 20,000 00 October, 1849. 4 per cent. 20,000 00	October, 1848. 4½ per cent. 9,000 00 April, 1849. 4½ per cent. 9,000 00 October, 1849. 4½ per cent. 9,000 00	October, 1848. 40,000 00 April, 1849. 40,000 00 October, 1849. 40,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	20,577 16	30,862 27	21,273 88	25,000 00	117,773 93
Amount of Debts due to each Bank secured by pledge of its Stock, . .	250 00	1,300 00	27,000 00	16,045 00	30,900 00
Amount of Debts due and unpaid, and considered doubtful, ...	. .	382 52	. .	201 84	. .

	BOSTON.				
	Granite.	Grocers.	Hamilton.	Market.	Massachusetts.
DUE FROM THE BANKS.					
Capital Stock paid in,	$500,000 00	$250,000 00	$500,000 00	$560,000 00	$800,000 00
Bills in circulation of five dollars and upwards,	179,265 00	178,910 00	181,440 00	149,375 00	124,404 00
Bills in circulation less than five dollars,	20,882 00	47,312 00	24,867 00	14,976 00	27,983 00
Net Profits on hand,	36,861 38	5,159 58	65,678 19	96,311 08	39,991 92
Balances due to other Banks,	96,300 40	71,170 94	28,099 14	54,562 33	26,889 62
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	200,609 94	100,175 91	166,856 03	250,201 51	277,094 97
Cash deposited bearing interest,	. .	. .	27,357 13	. .	. .
Total amount due from the Banks,	1,033,918 72	652,728 43	994,297 49	1,125,425 92	1,296,363 51
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	55,474 78	34,704 07	51,159 45	40,605 24	51,170 18
Real Estate,	. .	. .	. .	. .	75,812 24

Bills of other Banks incorporated in this State, ...	93,601 00	121,283 00	82,094 00	112,928 00	66,085 00
Bills of other Banks incorporated elsewhere,	. .	. .	. .	. .	. .
Balances due from other Banks, . .	39,190 27	9,812 73	44,114 68	17,890 55	44,909 53
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	845,652 67	486,928 63	816,929 36	954,002 13	1,058,386 56
Total amount of the Resources of the Banks, ...	1,033,918 72	652,728 43	994,297 49	1,125,425 92	1,296,363 51
Date, Rate, and Amount of Dividends since the last Annual Returns, . . .	October, 1848. 3½ per cent. 17,500 00 April, 1849. 3½ per cent. 17,500 00 October, 1849. 3½ per cent. 17,500 00	April, 1849. 4 per cent. 10,000 00 October, 1849. 4 per cent. 10,000 00	October, 1848. 3½ per cent. 17,500 00 April, 1849. 3½ per cent. 17,500 00 October, 1849. 3½ per cent. 17,500 00	October, 1848. 5 per cent. 28,000 00 April, 1849. 5 per cent. 28,000 00 October, 1849. 5 per cent. 28,000 00	October, 1848. 3 per cent. 24,000 00 April, 1849. 3 per cent. 24,000 00 October, 1849. 3 per cent. 24,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	27,100 00	5,089 57	52,561 91	83,967 81	26,863 38
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	14,340 00	60,000 00	. .	5,000 00	6,500 00
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	. .	2,094 66	. .

	BOSTON.				
DUE FROM THE BANKS.	Mechanics.	Merchants.	New England.	North.	Shawmut.
Capital Stock paid in,	$120,000 00	$3,000,000 00	$1,000,000 00	$750,000 00	$500,000 00
Bills in circulation of five dollars and upwards,	111,095 00	687,805 00	172,684 00	186,909 00	143,235 00
Bills in circulation less than five dollars,	29,697 00	462 00	35,000 00	32,566 00	13,761 00
Net Profits on hand,	18,695 79	310,263 18	83,237 36	40,437 07	43,349 92
Balances due to other Banks,	. .	673,114 50	214,202 46	45,798 60	128,721 19
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	47,559 44	718,097 52	202,194 64	261,358 94	177,143 33
Cash deposited bearing interest,	. .	. .	177,900 30	. .	. .
Total amount due from the Banks,	327,047 23	5,389,742 20	1,885,218 76	1,317,069 61	1,006,210 44
RESOURCES OF THE BANKS.					
Gold, Silver and other coined metals in their Banking Houses,	18,741 19	245,196 17	103,928 67	63,018 97	58,791 71
Real Estate,	16,350 00	145,000 00	30,000 00	. .	. .

Bills of other Banks incorporated in this State, ...	1,714 00	419,285 00	101,859 00	83,997 00	96,717 00
Bills of other Banks incorporated elsewhere,	25 00	. .	. .	19,000 00	. .
Balances due from other Banks, . .	50,443 90	86,111 35	101,451 69	26,058 83	22,979 45
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	239,773 14	4,494,149 68	1,547,979 40	1,124,994 81	827,722 28
Total amount of the Resources of the Banks, ...	327,047 23	5,389,742 20	1,885,218 76	1,317,069 61	1,006,210 44
Date, Rate, and Amount of Dividends since the last Annual Returns, . . .	October, 1848. 4 per cent. 4,800 00 April, 1849. 4 per cent. 4,800 00 October, 1849. 4 per cent. 4,800 00	April, 1849, 4 per cent. 120,000 00 October, 1849. 4 per cent. 120,000 00	April, 1849. 4 per cent. 40,000 00 October, 1849. 4 per cent. 40,000 00	April, 1849. 3 per cent. 22,500 00 October, 1849. 3½ per cent. 26,250 00	October, 1848. 4 per cent. 20,000 00 April, 1849. 3½ per cent. 17,500 00 October, 1849. 4 per cent. 20,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	18,057 83	306,527 88	66,000 00	38,280 83	35,654 16
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	7,090 00	27,000 00	10,600 00	18,784 00	4,000 00
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	2,088 86	2,000 00	. .

	BOSTON.				
	Shoe & Leather Deal.	State.	Suffolk.	Traders.	Tremont.
DUE FROM THE BANKS.					
Capital Stock paid in,	$747,495 00	$1,800,000 00	$1,000,000 00	$400,000 00	$500,000 00
Bills in circulation of five dollars and upwards,	213,837 00	280,442 00	119,110 00	173,395 00	165,430 00
Bills in circulation less than five dollars,	42,231 00	38,931 00	13,035 00	33,477 00	38,409 00
Net Profits on hand,	69,994 71	156,702 33	290,805 17	38,881 05	56,528 65
Balances due to other Banks,	183,095 31	84,000 00	1,787,379 45	74,125 35	190,714 45
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	166,013 79	515,537 37	191,451 53	189,130 93	300,800 12
Cash deposited bearing interest,	. .	25,000 00	. .	15,231 16	. .
Total amount due from the Banks,	1,422,666 81	2,900,612 70	3,401,781 15	924,240 49	1,251,882 22
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	60,206 00	113,470 90	369,610 25	53,597 21	70,229 34
Real Estate,	. .	. .	100,000 00	1,160 87	40,000 00

Bills of other Banks incorporated in this State, ...	93,835 54	139,847 00	532,178 75	33,810 00	115,631 76
Bills of other Banks incorporated elsewhere,	. .	. .	247,200 06	. .	. .
Balances due from other Banks, . .	71,032 95	20,000 00	725,193 97	63,283 11	27,932 70
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	1,197,592 32	2,627,294 80	1,427,598 12	772,389 30	998,088 42
Total amount of the Resources of the Banks, ...	1,422,666 81	2,900,612 70	3,401,781 15	924,240 49	1,251,882 22
Date, Rate, and Amount of Dividends since the last Annual Returns, ...	March, 1849, 4½ per cent. $22,500, and extra dividend of $50,000 on creating new stock. September, 1849, 4½ per cent, $22,500, and interest dividend on new stock of $2,073 06.	October, 1848. 3½ per cent. 63,000 00 April, 1849. 3½ per cent. 63,000 00 October, 1849. 3½ per cent. 63,000 00	October, 1848. 5 per cent. 50,000 00 April, 1849. 5 per cent. 50,000 00 October, 1849. 5 per cent. 50,000 00	October, 1848. 4 per cent. 16,000 00 April, 1849. 4 per cent. 16,000 00 October, 1849. 4 per cent. 16,000 00	October, 1848. 3½ per cent. 17,500 00 April, 1849. 3½ per cent. 17,500 00
Amount of Reserved Profits at the time of declaring the last Dividend, ...	53,314 95	156,702 33	284,724 36	29,312 12	44,381 02
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	6,400 00	30,712 57	47,800 00	12,536 57	3,200 00
Amount of Debts due and unpaid and considered doubtful, ...	. .	. .	11,641 21	1,045 11	. .

	BOSTON.		ANDOVER.	BEVERLY.	DANVERS.
DUE FROM THE BANKS.	Union.	Washington.	Andover.	Beverly.	Danvers.
Capital Stock paid in,	$800,000 00	$500,000 00	$250,000 00	$125,000 00	$150,000 00
Bills in circulation of five dollars and upwards,	206,430 00	110,410 00	80,260 00	78,465 00	54,120 00
Bills in circulation less than five dollars,	18,009 00	17,298 00	11,641 00		9,824 00
Net Profits on hand,	63,571 33	14,009 10	17,207 88	5,849 32	3,139 48
Balances due to other Banks,	57,836 09	11,000 00	359 50	825 52	1,614 73
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	362,907 91	173,516 10	14,572 44	32,565 07	15,843 11
Cash deposited bearing interest,	. .	. .	. .	. .	6,467 37
Total amount due from the Banks,	1,508,754 33	826,233 20	374,040 82	242,704 91	241,008 69
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	102,175 78	23,394 56	6,574 79	4,778 76	2,214 02
Real Estate,	130,000 00	. .	5,000 00	1,072 61	4,700 00

Bills of other Banks incorporated in this State, ...	54,198 00	57,345 00	1,277 00	3,789 50	1,580 90
Bills of other Banks incorporated elsewhere,	. .	. .	176 00		. .
Balances due from other Banks, . .	39,748 57	16,889 49	4,933 48	15,645 88	1,058 10
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	1,182,631 98	728,604 15	356,079 55	217,418 16	231,455 67
Total amount of the Resources of the Banks, ...	1,508,754 33	826,233 20	374,040 82	242,704 91	241,008 69
Date, Rate, and Amount of Dividends since the last Annual Returns, . . .	October, 1848. 3½ per cent. 28,000 00 April, 1849. 3½ per cent. 28,000 00 October, 1849. 3½ per cent. 28,000 00	October, 1848. 3 per cent. 15,000 00 April 1849. 3 per cent. 15,000 00	October, 1848. 4 per cent. 10,000 00 April, 1849. 4 per cent. 10,000 00 October, 1849. 4 per cent. 10,000 00	October, 1848. 3 per cent. 3,750 00 April, 1849. 3 per cent. 3,750 00 October, 1849. 3 per cent. 3,750 00	April, 1849. 3 per cent. 4,500 00 October, 1849. 3 per cent. 4,500 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	63,485 59	13,627 47	17,036 25	6,214 13	3,083 12
Amount of Debts due to each Bank secured by pledge of its Stock, . .	6,400 00	16,955 00	5,070 00	6,870 00	3,350 00
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	. .	1,419 65	396 81

	DANVERS.		GEORGETOWN.	GLOUCESTER.	HAVERHILL.
DUE FROM THE BANKS.	Village.	Warren.	Manufacturers.	Gloucester.	Haverhill.
Capital Stock paid in,	$120,000 00	$120,000 00	$100,000 00	$200,000 00	$149,700 00
Bills in circulation of five dollars and upwards,	74,505 00	60,840 00	21,495 00	142,315 00	51,510 00
Bills in circulation less than five dollars,	26,136 00	13,041 50	14,179 00	16,834 00	19,161 00
Net Profits on hand,	5,108 20	4,820 96	1,973 41	17,941 18	13,279 75
Balances due to other Banks,	11,080 90	2,555 67	278 29	953 48	251 96
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	8,825 50	28,851 90	5,570 90	53,811 08	14,778 79
Cash deposited bearing interest,	857 00	4,227 86	20,534 26	. .	. .
Total amount due from the Banks,	246,512 60	234,337 89	164,030 86	431,854 74	248,681 50
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	2,521 05	3,383 44	3,431 33	8,787 69	3,872 71
Real Estate,	1,800 00	. .	1,200 00	6,956 00	5,000 00

Bills of other Banks incorporated in this State, ...	6,472 21	4,225 15	306 00	7,700 00	894 00
Bills of other Banks incorporated elsewhere,	90 00	. .	. .	. .	. .
Balances due from other Banks, . .	21,011 69	20,614 58	14,788 92	35,531 34	8,947 74
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	214,617 65	206,114 72	144,304 61	372,879 71	229,967 05
Total amount of the Resources of the Banks, ...	246,512 60	234,337 89	164,030 86	431,854 74	248,681 50
Date, Rate, and Amount of Dividends since the last Annual Returns, . . .	April, 1849. 3½ per cent. 4,200 00 October, 1849. 3½ per cent. 4,200 00	October, 1848. 3 per cent. 3,600 00 April, 1849. 3 per cent. 3,600 00 October, 1849. 3½ per cent. 4,200 00	April, 1849. 3 per cent. 3,000 00 October, 1849. 3 per cent. 3,000 00	October, 1848. 3½ per cent. 7,000 00 April, 1849. 4 per cent. 8,000 00 October, 1849. 4 per cent. 8,000 00	October, 1848. 5 per cent. 5,000 00 April, 1849. 5 per cent. 5,000 00 October, 1849. 5 per cent. 5,000 00 On new stock paid in August 6th, 320 11
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	4,781 29	4,763 33	1,910 40	17,304 57	12,600 00
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	9,340 00	4,250 00	3,300 00	14,699 10	3,850 00
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	986 66	273 48	. .

	HAVERHILL.	LAWRENCE.	LYNN.		MARBLEHEAD.
DUE FROM THE BANKS.	Merrimack.	Bay State.	Laighton.	Lynn Mechanics.	Grand.
Capital Stock paid in,	$180,000 00	$241,900 00	$90,750 00	$150,000 00	$100,000 00
Bills in circulation of five dollars and upwards,	42,295 00	133,930 00	47,970 00	88,575 00	56,220 00
Bills in circulation less than five dollars,	26,814 00	31,803 00	24,228 00	22,143 00	20,852 00
Net Profits on hand,	10,625 29	5,031 18	1,275 22	10,988 56	533 64
Balances due to other Banks,	4,125 38	193 49	23 71	15,576 27	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	9,858 00	21,061 57	23,886 45	23,197 96	14,515 96
Cash deposited bearing interest,	10,000 00	. .	. .	850 00	. .
Total amount due from the Banks,	283,717 67	433,919 24	188,133 38	311,330 79	192,121 60
RESOURCES OF THE BANKS.					
Gold, Silver and other coined metals in their Banking Houses,	3,925 48	6,921 20	6,208 57	5,310 88	2,807 75
Real Estate,	2,000 00	19,400 00	. .	10,000 00	8,700 00

Bills of other Banks incorporated in this State, ...	2,665 00	1,602 00	7,216 00	3,705 00	108 00
Bills of other Banks incorporated elsewhere,	452 00	507 00	. .	1,222 00	. .
Balances due from other Banks, . .	18,481 25	49,513 03	16,342 77	7,042 62	31,627 95
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	256,193 94	355,976 01	158,366 04	284,050 29	148,877 90
Total amount of the Resources of the Banks, ...	283,717 67	433,919 24	188,133 38	311,330 79	192,121 60
Date, Rate and Amount of Dividends since the last Annual Returns, . . .	October, 1848. 4 per cent. 7,200 00 April, 1849. 4 per cent. 7,200 00 October, 1849. 4 per cent. 7,200 00	October, 1848. 3 per cent. 6,000 00 April, 1849. 4 per cent. 8,000 00 October, 1849. 4 per cent. 8,000 00	. .	October, 1848. 4 per cent. 6,000 00 April, 1849. 4 per cent. 6,000 00 October, 1849. 4 per cent. 6,000 00	. .
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	10,220 00	4,348 64	. .	10,610 49	. .
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	100 00	. .	. .	450 00	21,486 44
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	. .	. .	4,514 40

	MARBLEHEAD.	NEWBURYPORT.			SALEM.
	Marblehead.	Mechanics.	Merchants.	Ocean.	Asiatic.
DUE FROM THE BANKS.					
Capital Stock paid in,	$120,000 00	$200,000 00	$210,000 00	$100,000 00	$200,000 00
Bills in circulation of five dollars and upwards,	55,720 00	50,000 00	65,645 00	83,440 00	94,453 00
Bills in circulation less than five dollars,	14,697 00	18,852 50	14,870 00	19,773 00	16,951 00
Net Profits on hand,	245 98	3,270 38	12,689 81	21,187 11	19,454 58
Balances due to other Banks,	. .	7,207 04	2,322 20	. .	9,767 41
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	10,084 73	36,144 10	62,825 39	47,781 35	64,170 81
Cash deposited bearing interest,	. .	. .	. .	. .	15,000 00
Total amount due from the Banks,	200,747 71	315,474 02	368,352 40	272,181 46	419,796 80
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	6,693 69	9,790 33	9,603 07	10,058 35	9,563 12
Real Estate,	6,000 00	9,000 00	6,000 00	2,500 00	. .

Bills of other Banks incorporated in this State, ...	288 00	2,000 00	2,705 00	4,935 12	16,000 00
Bills of other Banks incorporated elsewhere,	. .	163 00	304 00	2,274 00	576 00
Balances due from other Banks, . .	23,002 42	27,950 55	45,042 25	53,276 71	49,798 42
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	164,763 60	266,570 14	304,698 08	199,137 28	343,859 26
Total amount of the Resources of the Banks, ...	200,747 71	315,474 02	368,352 40	272,181 46	419,796 80
Date, Rate, and Amount of Dividends since the last Annual Returns, . . .	April. 3 per cent. 3,600 00 October. 3 per cent. 3,600 00	October, 1848. 3 per cent. 6,000 00 April, 1849. 3 per cent. 6,000 00 October, 1849. 3 per cent. 6,000 00	October, 1848. 3 per cent. 6,300 00 April, 1849. 3 per cent. 6,300 00 October, 1849. 3 per cent. 6,300 00	October, 1848. 5 per cent. 5,000 00 April, 1849. 5 per cent. 5,000 00	April, 1849. 3½ per cent. 7,000 00 October, 1849. 3½ per cent. 7,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	169 80	3,066 14	12,334 97	19,484 02	22,695 30
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	1,500 00	9,189 41	9,062 00	600 00	. .
Amount of Debts due and unpaid and considered doubtful, ...	. .	. .	128 92	. .	. .

	SALEM.				
	Commercial.	Exchange.	Mercantile.	Merchants.	Naumkeag.
DUE FROM THE BANKS.					
Capital Stock paid in,	$200,000 00	$200,000 00	$200,000 00	$200,000 00	$500,000 00
Bills in circulation of five dollars and upwards,	33,145 00	76,420 00	53,023 00	39,355 00	111,283 00
Bills in circulation less than five dollars,	31,694 00	22,256 00	14,345 00	9,277 00	38,621 00
Net Profits on hand,	17,545 45	10,744 94	1,448 40	3,183 54	19,077 89
Balances due to other Banks,	707 87	. .	. .	2,825 78	6,005 75
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	40,863 65	43,613 18	38,374 94	55,968 61	67,326 81
Cash deposited bearing interest,	4,580 33	1,000 00	500 00	32,062 34	. .
Total amount due from the Banks,	328,536 30	354,034 12	307,691 34	342,672 27	742,314 45
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	2,075 49	6,660 37	4,603 75	5,437 03	13,698 92
Real Estate,	4,500 00	4,000 00	7,500 00	. .	. .

Bills of other Banks incorporated in this State, ...	6,028 27	1,011 00	9,251 00	2,941 00	13,183 25
Bills of other Banks incorporated elsewhere,	1,557 00	3 00	. .	. .	. .
Balances due from other Banks, . .	5,823 43	9,046 01	15,376 25	17,147 21	22,868 51
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	308,552 11	333,313 74	270,960 34	317,147 03	692,563 77
Total amount of the Resources of the Banks, ...	328,536 30	354,034 12	307,691 34	342,672 27	742,314 45
Date, Rate, and Amount of Dividends since the last Annual Returns, . . .	October, 1848. 3 per cent. 6,000 00 April, 1849. 3½ per cent. 7,020 00 October, 1849. 4 per cent. 8,010 00	October, 1848. 3 per cent. 6,000 00 April, 1849. 3⅜ per cent. 6,750 00 October, 1849. 3⅜ per cent. 6,750 00	October, 1848. 3 per cent. 6,000 00 April, 1849. 3 per cent. 6,000 00 October, 1849. 3 per cent. 6,000 00	October, 1848. 3 per cent. 6,000 00 April, 1849. 3 per cent. 6,000 00 October, 1849. 3 3-10 per cent. 6,600 00	October, 1848. 3½ per cent. 17,500 00 April, 1849. 3½ per cent. 17,500 00 October, 1849. 3½ per cent. 17,500 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	17,128 22	10,241 97	1,160 10	1,690 11	15,831 70
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	100 00	. .	16,325 00	4,407 00	18,122 50
Amount of Debts due and unpaid, and considered doubtful, ...	628 00	. .	1,276 00	. .	. .

	SALEM.	SALISBURY.	BRIGHTON.	CAMBRIDGE.	
	Salem.	Powow River.	Brighton.	Cambridge.	Charles River.
DUE FROM THE BANKS.					
Capital Stock paid in,	$250,000 00	$100,000 00	$250,000 00	$100,000 00	$100,000 00
Bills in circulation of five dollars and upwards,	16,960 00	64,245 00	249,345 00	56,860 00	62,255 00
Bills in circulation less than five dollars,	12,590 00	12,977 00	18,115 00	10,619 00	21,189 00
Net Profits on hand,	4,147 29	9,570 65	17,038 60	10,757 24	12,274 46
Balances due to other Banks,	5,521 58	215 48	91 32	. .	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	33,436 52	4,700 99	45,771 25	23,886 47	34,419 34
Cash deposited bearing interest,	5,600 00	. .	. .	. .	. .
Total amount due from the Banks,	328,255 39	191,709 12	580,361 17	202,122 71	230,137 80
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	2,971 91	4,628 42	11,604 69	3,710 81	7,027 36
Rea Estate,	3,377 97	. .	2,474 45	6,000 00	. .

Bills of other Banks incorporated in this State, ...	1,398 00	87 00	18,349 00	1,686 00	792 00
Bills of other Banks incorporated elsewhere,	. .	. .	631 00	120 00	52 00
Balances due from other Banks, . .	21,704 70	10,363 28	51,735 52	20,962 73	23,091 43
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	298,802 81	176,630 42	495,566 51	169,643 17	199,175 01
Total amount of the Resources of the Banks, ...	328,255 39	191,709 12	580,361 17	202,122 71	230,137 80
Date, Rate, and Amount of Dividends since the last Annual Returns, . . .	October, 1848. 3 per cent. 7,500 00 April, 1849. 3 per cent. 7,500 00 October, 1849. 3 per cent. 7,500 00	October, 1848. 3½ per cent. 3,500 00 April, 1849. 4 per cent. 4,000 00 October, 1849. 4 per cent. 4,000 00	October, 1848. 4 per cent. 10,000 00 April, 1849. 4 per cent. 10,000 00 October, 1849. 4½ per cent. 11,250 00	October, 1848. 3 per cent. 3,000 00 April, 1849. 3 per cent. 3,000 00 October, 1849. 3½ per cent. 3,500 00	October, 1848. 3 per cent. 3,000 00 April, 1849. 3½ per cent. 3,500 00 October, 1849. 3½ per cent. 3,500 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	3,875 10	6,122 20	17,038 35	10,732 63	12,268 46
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	6,960 00	1,850 00	12,375 00	10,519 75	6,886 17
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	. .	440 62	500 00

	CHARLESTOWN.	CONCORD.	FRAMINGHAM.	LOWELL.	
	Bunker Hill.	Concord.	Framingham.	Appleton.	Lowell.
DUE FROM THE BANKS.					
Capital Stock paid in,	$200,000 00	$100,000 00	$200,000 00	$150,000 00	$200,000 00
Bills in circulation of five dollars and upwards,	141,420 00	61,690 00	114,565 00	125,385 00	123,986 00
Bills in circulation less than five dollars,	32,234 00	12,269 00	49,478 00	26,516 00	34,262 00
Net Profits on hand,	13,973 75	7,781 02	6,243 83	7,941 69	25,904 53
Balances due to other Banks,	. .	. .	. .	. .	703 06
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	145,569 27	14,038 28	17,210 64	75,262 64	43,587 50
Cash deposited bearing interest,	. .	. .	. .	. .	44,640 00
Total amount due from the Banks,	533,197 02	195,778 30	387,497 47	385,105 33	473,083 09
RESOURCES OF THE BANKS.					
Gold, Silver and other coined metals in their Banking Houses,	52,339 83	6,686 76	8,129 48	5,144 70	4,954 75
Real Estate,	20,000 00	2,400 00	14,035 91	14,000 00	. .

Bills of other Banks incorporated in this State, ...	13,738 00	1,742 00	3,249 06	8,847 00	10,065 00
Bills of other Banks incorporated elsewhere,	3,981	211 00	39 00	469 00	300 00
Balances due from other Banks, . .	49,696 67	18,676 83	27,354 47	60,328 84	61,199 44
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	393,441 52	166,061 71	334,689 55	296,315 79	396,563 90
Total amount of the Resources of the Banks, ...	533,197 02	195,778 30	387,497 47	385,105 33	473,083 09
Date, Rate, and Amount of Dividends since the last Annual Returns, . . .	October, 1848. 4 per cent. 8,000 00 April, 1849. 4 per cent. 8,000 00	April, 1849. 3½ per cent. 3,500 00 October, 1849. 3½ per cent. 3,500 00	October, 1848. 4 per cent. 6,000 00 and extra dividend 5 per cent. 7,500 00 April, 1849. 4 per cent. 8,000 00 October, 1849. 3 per cent. 6,000 00	October, 1848. 4 per cent. 4,000 00 April, 1849. 5 per cent. 5,000 00 October, 1849. 5 per cent. 5,000 00	October, 1848. 5 per cent. 10,000 00 April, 1849. 5 per cent. 10,000 00 October, 1849. 5 per cent. 10,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	13,583 94	6,055 47	5,862 31	2,878 05	25,090 31
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	13,186 00	8,395 00	4,132 00	300 00	8,028 00
Amount of Debts due and unpaid, and considered doubtful, ...	463,68	2,000 00	858 69	. .	. .

	LOWELL.	NEWTON.	WALTHAM.	FITCHBURG.	LANCASTER.
	Railroad.	Newton.	Waltham.	Fitchburg.	Lancaster.
DUE FROM THE BANKS.					
Capital Stock paid in,	$600,000 00	$100,000 00	$100,000 00	$200,000 00	$125,000 00
Bills in circulation of five dollars and upwards,	291,160 00	89,445 00	80,625 00	157,675 00	113,445 00
Bills in circulation less than five dollars,	66,232 00	24,161 00	12,544 00	17,180 00	19,388 00
Net Profits on hand,	80,439 49	3,602 58	5,738 03	5,820 09	11,736 77
Balances due to other Banks,	21,031 04	125 00	. .	. .	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	36,766 81	21,140 66	7,999 43	31,232 62	2,743 00
Cash deposited bearing interest,	. .	. .	. .	. .	. .
Total amount due from the Banks,	1,095,629 34	238,474 24	206,906 46	411,907 71	272,312 77
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	18,535 97	4,363 07	6,465 37	19,151 62	3,622 62
Real Estate,	. .	5,898 53	5,500 00	1,400 00	1,000 00

Bills of other Banks incorporated in this State, ...	1,199 00	3,450 00	3,227 00	547 00	581 00
Bills of other Banks incorporated elsewhere,	282 00	178 00	420 00	202 00	77 00
Balances due from other Banks, . .	5,000 00	21,491 98	12,859,99 00	61,714 60	25,256 63
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	1,070,612 37	203,092 66	178,434 10	328,892 49	241,775 52
Total amount of the Resources of the Banks, ...	1,095,629 34	238,474 24	206,906 46	411,907 71	272,312 77
Date, Rate, and Amount of Dividends since the last Annual Returns, . . .	October, 1848. 4 per cent. 24,000 00 April, 1849. 4 per cent. 24,000 00 October, 1849. 4 per cent. 24,000 00	April, 1849. 3½ per cent. 3,500 00 October, 1849. 4 per cent. 4,000 00	April, 1849. 3½ per cent. 3,500 00 October, 1849. 3½ per cent. 3,500 00	October, 1848. 3½ per cent. 5,250 00 April, 1849. 5 per cent. on $150,000 00, 7,500 00; and 4½ per cent. on $50,000 00, 2,250 00 October, 1849. 3½ per cent. 7,000 00	October, 1848. 3½ per cent. 4,375 00 April, 1849. 3½ per cent. 4,375 00 October, 1849. 4 per cent. 5,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	68,000 00	3,583 14	5,299 83	5,220 90	11,307 00
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	5,700 00	20,235 00	2,193 00	5,800 00	13,410 00
Amount of Debts due and unpaid and considered doubtful, ...	. .	. .	4,200 00	. .	851 84

	LEICESTER.	MILLBURY.	OXFORD.	SOUTHBRIDGE.	UXBRIDGE.
	Leicester.	Millbury.	Oxford.	Southbridge.	Blackstone.
DUE FROM THE BANKS.					
Capital Stock paid in,	$100,000 00	$50,000 00	$100,000 00	$100,000 00	$100,000 00
Bills in circulation of five dollars and upwards,	98,155 00	24,438 00	70,945 00	69,510 00	41,435 00
Bills in circulation less than five dollars,	23,626 00	7,413 25	16,527 00	15,695 00	16,500 00
Net Profits on hand,	9,370 81	4,000 00	1,505 38	2,414 82	11,837 07
Balances due to other Banks,	. .	722 37	154 25	2,818 36	. .
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	12,304 97	7,316 13	6,986 92	6,250 36	12,887 62
Cash deposited bearing interest,	. .	. .	. .	. .	. .
Total amount due from the Banks,	243,456 78	93,889 75	196,118 55	196,688 54	182,659 69
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	3,532 63	2,792 43	4,158 72	3,868 90	4,876 44
Real Estate,	1,000 00	. .	1,888 01	10,715 60	584 74

Bills of other Banks incorporated in this State, ...	2,390 00	303 00	1,772 00	901 00	185 00
Bills of other Banks incorporated elsewhere,	38 00	12 00	336 00	946 00	903 00
Balances due from other Banks, . .	37,947 16	7,555 58	31,803 76	330 77	10,947 36
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	198,548 99	83,226 74	156,160 06	179,926 27	165,163 15
Total amount of the Resources of the Banks, ...	243,456 78	93,889 75	196,118 55	196,688 54	182,659 69
Date, Rate, and Amount of Dividends since the last Annual Returns, . . .	October, 1848. 4 per cent. 4,000 00 April, 1849. 4 per cent. 4,000 00 October, 1849. 4 per cent. 4,000 00	October, 1848. 3 per cent. 1,500 00 April, 1849. 3 per cent. 1,500 00 October, 1849. 3 per cent. 1,500 00	October, 1848. 3 per cent. 3,000 00 April, 1849. 3 per cent. 3,000 00 October, 1849. 3 per cent. 3,000 00	October, 1848. 3 per cent. 3,000 00 April, 1849. 3 per cent. 3,000 00 October, 1849. 3 per cent. 3,000 00	. .
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	9,000 00	4,000 00	1,414 70	2,201 28	1,584 86
Amount of Debts due to each Bank secured by pledge of its Stock, . .	. .	3,715 00	2,322 00	4,250 00	2,552 66
Amount of Debts due and unpaid, and considered doubtful, ...	. .	1,300 00	15,194 14	2,849 62	14,522 42

	WORCESTER.				
	Central.	Citizens.	Mechanics.	Quinsigamond.	Worcester.
DUE FROM THE BANKS.					
Capital Stock paid in,	$150,000 00	$150,000 00	$100,000 00	$100,000 00	$200,000 00
Bills in circulation of five dollars and upwards,	119,306 00	91,020 00	104,305 00	66,150 00	115,940 00
Bills in circulation less than five dollars,	17,275 00	16,085 00	19,256 00	14,119 00	33,852 00
Net Profits on hand,	13,587 61	25,771 73	3,690 64	5,887 79	18,327 68
Balances due to other Banks,	. .	3,609 98	. .	1,078 03	3,608 44
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	27,920 45	41,195 42	38,328 91	41,294 06	78,898 06
Cash deposited bearing interest,	. .	. .	. .	. .	5,900 00
Total amount due from the Banks,	328,089 06	327,682 13	265,580 55	228,528 88	456,526 18
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	7,778 82	11,549 28	6,646 34	8,648 04	12,081 69
Real Estate,	. .	. .	. .	. .	. .

Bills of other Banks incorporated in this State, ...	4,602 00	550 00	9,969 00	4,130 00	4,258 00
Bills of other Banks incorporated elsewhere,	1,460 00	63 00	7,362 00	355 00	624 00
Balances due from other Banks, . .	42,832 53	44,379 87	41,895 65	46,195 14	48,895 82
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	271,415 71	271,139 98	199,707 56	169,200 70	390,666 67
Total amount of the Resources of the Banks, ...	328,089 06	327,682 13	265,580 55	228,528 88	456,526 18
Date, Rate, and Amount of Dividends since the last Annual Returns, . . .	October, 1848. 3 per cent. 3,875 00 April, 1849. 3½ per cent. 5,250 00 October, 1849. 3½ per cent. 5,250 00	October, 1848. 3 per cent. 4,500 00 April, 1849. 4 per cent. 6,000 00 October, 1849. 4 per cent. 6,000 00	October, 1849. 6 per cent. per annum from date of payment of capital stock. 5,487 34	October, 1848. 3½ per cent. 3,500 00 April, 1849. 3½ per cent. 3,500 00 October, 1849. 3½ per cent. 3,500 00	October, 1848. 3 per cent. 6,000 00 April, 1849. 3½ per cent. 7,000 00 October, 1849. 4 per cent. 8,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	13,200 00	25,355 38	3,491 57	5,779 26	17,814 64
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	1,300 00	. .	9,672 31	1,500 00	3,500 00
Amount of Debts due and unpaid, and considered doubtful, ...	761 88	. .	. .	. .	. .

	NORTHAMPTON.		WARE.	GREENFIELD.	
	Holyoke.	Northampton.	Hampshire Manufac.	Franklin County.	Greenfield.
DUE FROM THE BANKS.					
Capital Stock paid in,	$150,000 00	$200,000 00	$200,000 00	$59,116 00	$150,000 00
Bills in circulation of five dollars and upwards,	169,760 00	138,000 00	142,615 00	57,395 00	98,875 00
Bills in circulation less than five dollars,	17,608 00	24,562 00	31,785 00	9,903 00	28,731 00
Net Profits on hand,	3,152 06	32,468 66	5,859 89	1,245 25	14,017 67
Balances due to other Banks,	200 29	9,215 56	2,226 46	. .	124 89
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	21,688 66	22,178 85	11,880 53	2,668 11	5,201 46
Cash deposited bearing interest,	. .	. .	. .	. .	13,608 38
Total amount due from the Banks,	362,409 01	426,425 07	394,366 88	130,327 36	310,558 40
RESOURCES OF THE BANKS.					
Gold, Silver and other coined metals in their Banking Houses,	5,130 40	8,439 16	7,715 37	6,154 50	7,763 63
Real Estate,	. .	. .	3,785 30	3,135 67	2,747 00

Bills of other Banks incorporated in this State, ...	3,273 00	6,649 00	530 00	3,939 00	. .
Bills of other Banks incorporated elsewhere,	295 00	1,321 00	66 00		224 00
Balances due from other Banks, . .	60,653 04	43,433 56	10,232 45	39,259 17	29,478 14
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	293,057 57	366,582 35	372,037 76	77,839 02	270,345 63
Total amount of the Resources of the Banks, ...	362,409 01	426,425 07	394,366 88	130,327 36	310,558 40
Date, Rate and Amount of Dividends since the last Annual Returns, . . .	April, 1849. 3½ per cent. 3,500 00 October, 1849. 4½ per cent. 4,500 00	April, 1848. 4½ per cent. 9,000 00 October, 1849. 4½ per cent. 9,000 00	October, 1848. 2 per cent. 4,000 00 April, 1849. 4 per cent. 8,000 00 October, 1849. 4 per cent. 8,000 00	. .	April, 1849. 4 per cent. 6,000 00 October, 1849. 4 per cent. 6,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	2,927 34	30,779 28	5,436 31	. .	13,673 68
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	. .	600 00	300 00	. .	. .
Amount of Debts due and unpaid, and considered doubtful, ...	. .	742 00	. .	. .	. .

	CHICOPEE.	SPRINGFIELD.			
	Cabot.	Agawam.	Chicopee.	Springfield.	Western.
DUE FROM THE BANKS.					
Capital Stock paid in,	$150,000 00	$200,000 00	$300,000 00	$250,000 00	$56,050 00
Bills in circulation of five dollars and upwards,	95,935 00	111,255 00	163,407 00	115,860 00	56,275 00
Bills in circulation less than five dollars,	23,215 00	23.256 00	36,489 00	23,966 00	13,632 00
Net Profits on hand,	16,886 57	6,832 86	11,732 65	27,713 31	1,324 97
Balances due to other Banks,	200 00	611 19	2,335 68	7,947 56	3,261 00
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	19,628 05	34,026 10	92,700 14	59,851 30	3,373 27
Cash deposited bearing interest,	. .	. .	. .	. .	. .
Total amount due from the Banks,	305,864 62	375,981 15	606,664 47	485,338 17	133,916 24
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	5,750 17	6,975 90	14,139 91	20,914 55	3,060 72
Real Estate,	. .	6,973 22	7,000 00	7,200 00	7,117 72

Bills of other Banks incorporated in this State, ...	2,832 00	12,351 00	8,886 00	8,361 00	1,766 00
Bills of other Banks incorporated elsewhere,	372 00	1,341 00	361 00	3,403 00	165 00
Balances due from other Banks, . .	15,415 72	28,622 52	9,959 31	50,682 82	19,570 05
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	281,494 73	319,717 51	566,318 25	394,776 80	102,236 75
Total amount of the Resources of the Banks, ...	305,864 62	375,981 15	606,664 47	485,338 17	133,916 24
Date, Rate, and Amount of Dividends since the last Annual Returns, . . .	October, 1848. 4 per cent. 6,000 00 April, 1849. 4 per cent. 6,000 00 October, 1849. 3½ per cent. 5,250 00	April, 1849. 4 per cent. 8,000 00 October, 1849. 4 per cent. 8,000 00	October, 1848. 4 per cent. 12,000 00 April, 1849. 4 per cent. 12,000 00 October, 1849. 4 per cent. 12,000 00	October, 1848. 3½ per cent. 8,750 00 April, 1849. 3½ per cent. 8,750 00	. .
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	16,886 57	6,543 69	11,084 66	25,518 39	. .
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	1,000 00	1,800 00	3,550 00	8,000 00	. .
Amount of Debts due and unpaid and considered doubtful, ...	17,839 74	. .	. .	31,900 00	. .

	WESTFIELD.	ADAMS.	G. BARRINGTON.	LEE.	PITTSFIELD.
	Hampden.	Adams.	Mahaiwe.	Lee.	Agricultural.
DUE FROM THE BANKS.					
Capital Stock paid in,	$100,000 00	$100,000 00	$100,000 00	$100,000 00	$150,000 00
Bills in circulation of five dollars and upwards,	79,178 00	83,510 00	90,415 00	96,820 00	130,335 00
Bills in circulation less than five dollars,	22,488 00	9,065 00	22,602 00	26,976 00	15,472 00
Net Profits on hand,	10,344 47	18,158 14	3,934 50	11,115 88	32,097 42
Balances due to other Banks,	. .	1,483 48	108 99	8,783 43	647 93
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	12,279 98	9,079 93	16,010 21	7,031 85	47,752 36
Cash deposited bearing interest,	. .	1,520 00	1,326 50	. .	. .
Total amount due from the Banks,	224,290 45	222,816 55	234,397 20	250,727 16	376,304 71
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	7,258 54	4,085 35	4,290 95	6,715 17	10,811 03
Real Estate,	3,500 00	2,000 00	2,733 92	2,330 00	1,459 41

Bills of other Banks incorporated in this State, ...	605 00	480 00	2,541 00	578 00	3,843 00
Bills of other Banks incorporated elsewhere,	1,770 00	782 00	3,429 00	243 00	2,378 00
Balances due from other Banks, . .	17,210 92	17,479 57	27,316 55	36,794 84	75,467 03
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	193,945 99	197,989 63	194,085 78	204,066 15	282,346 24
Total amount of the Resources of the Banks, ...	224,290 45	222,816 55	234,397 20	250,727 16	376,304 71
Date, Rate, and Amount of Dividends since the last Annual Returns, . . .	April, 1849. 3½ per cent. 3,500 00 October, 1849. 3½ per cent. 3,500 00	October, 1848. 3½ per cent. 3,500 00 April, 1849. 3½ per cent. 3,500 00 October, 1849. 3½ per cent. 3,500 00	April, 1849. 3½ per cent. 3,500 00 October, 1849. 3½ per cent. 3,500 00	October, 1848. 4 per cent. 4,000 00 April, 1849. 4 per cent. 4,000 00 October, 1849. 4 per cent. 4,000 00	October, 1848. 5 per cent. 7,500 00 April, 1849. 5 per cent. 7,500 00 October, 1849. 5 per cent. 7,500 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	9,876 26	17,842 40	3,717 89	14,806 51	31,855 00
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	. .	. .	. .	. .	9,000 00
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	8,800 00	. .	. .

	STOCKBRIDGE.	CANTON.	DEDHAM.	DORCHESTER.	
	Housatonic.	Neponset.	Dedham.	Dorchester & Milton.	Mattapan.
DUE FROM THE BANKS.					
Capital Stock paid in,	$100,000 00	$100,000 00	$200,000 00	$100,000 00	$100,000 00
Bills in circulation of five dollars and upwards,	70,210 00	35,365 00	90,883 00	45,860 00	73,205 00
Bills in circulation less than five dollars,	17,615 00	19,543 00	22,021 00	15,483 00	23,214 00
Net Profits on hand,	23,774 71	2,043 88	34,745 56	602 95	3,345 68
Balances due to other Banks,	569 00	. .	593 69	204 10	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	15,132 59	17,153 20	47,696 93	36,355 22	13,506 89
Cash deposited bearing interest,	. .	. .	. .	. .	. .
Total amount due from the Banks,	227,301 30	174,105 08	395,940 18	198,505 27	213,271 57
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	4,848 75	2,474 36	12,542 67	6,810 76	6,201 19
Real Estate,	2,000 00	. .	. .	. .	. .

Bills of other Banks incorporated in this State,	467 00	. .	224 00	2,360 00	3,875 00
Bills of other Banks incorporated elsewhere,	. .	. .	64 00	31 00	. .
Balances due from other Banks,	29,969 77	8,332 88	25,303 09	10,159 12	4,132 37
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	190,015 78	163,297 84	357,806 42	179,144 39	199,063 01
Total amount of the Resources of the Banks,	227,301 30	174,105 08	395,940 18	198,505 27	213,271 57
Date, Rate, and Amount of Dividends since the last Annual Returns,	October, 1848. 4 per cent. 4,000 00 April, 1849. 4 per cent. 4,000 00 October, 1849. 4 per cent. 4,000 00	October, 1848. 3 per cent. 3,000 00 April, 1849. 3 per cent. 3,000 00 October, 1849. 3 per cent. 3,000 00	November, 1848. 4 per cent. 6,000 00 May, 1849. 4 per cent. 6,000 00	October, 1849. 3 per cent. 3,000 00	. .
Amount of Reserved Profits at the time of declaring the last Dividend,	27,774 71	1,808 19	24,057 67	242 07	. .
Amount of Debts due to each Bank, secured by pledge of its Stock,	. .	2,600 00	3,411 18	1,600 00	. .
Amount of Debts due and unpaid, and considered doubtful,	. .	1,935 97	. .	. .	. .

	QUINCY.	RANDOLPH.	ROXBURY.	WEYMOUTH.	WRENTHAM.
	Quincy Stone.	Randolph.	People's.	Union Bank of Weymouth and Braintree.	Wrentham.
DUE FROM THE BANKS.					
Capital Stock paid in,	$100,000 00	$150,000 00	$150,000 00	$100,000 00	$150,000 00
Bills in circulation of five dollars and upwards,	75,220 00	70,910 00	70,650 00	71,500 00	52,949 00
Bills in circulation less than five dollars,	18,514 00	26,545 00	19,316 00	16,149 00	21,710 00
Net Profits on hand,	8,028 52	25,305 26	5,052 91	8,830 97	7,089 59
Balances due to other Banks,	. .	. .	. .	805 25	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	25,774 36	30,980 23	76,491 21	17,608 93	6,100 58
Cash deposited bearing interest,	. .	. .	. .	. .	. .
Total amount due from the Banks,	227,536 88	303,740 49	321,510 12	214,894 15	237,849 17
RESOURCES OF THE BANKS.					
Gold, Silver and other coined metals in their Banking Houses,	6,117 63	5,557 49	10,049 39	3,547 79	5,357 86
Real Estate,	4,850 00	. .	. .	6,000 00	1,019 93

Bills of other Banks incorporated in this State, ...	2,876 00	2,829 00	1,677 00	1,255 00	1,345 00
Bills of other Banks incorporated elsewhere,	46 00	. .	155 00	. .	184 00
Balances due from other Banks, . .	24,962 34	11,029 95	27,301 19	4,801 59	17,038 79
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	188,684 91	284,324 05	282,327 54	199,289 77	212,903 59
Total amount of the Resources of the Banks, ...	227,536 88	303,740 49	321,510 12	214,894 15	237,849 17
Date, Rate, and Amount of Dividends since the last Annual Returns, . . .	October, 1848. 4 per cent. 4,000 00 April, 1849. 4 per cent. 4,000 00 October, 1849. 3½ per cent. 3,500 00	October, 1848. 4 per cent. 6,000 00 April, 1849. 4 per cent. 6,000 00 October, 1849. 4 per cent. 6,000 00	October, 1848. 4 per cent. 4,000 00 March, 1849. 6 per cent. 6,000 00 April, 1849. 4 per cent. 4,000 00 October, 1849. 3½ per cent. 5,250 00	April, 1849. 3½ per cent. 3,500 00 October, 1849. 3½ per cent. 3,500 00	November, 1848. 3 per cent. 4,500 00 May, 1849. 3 per cent. 4,500 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	7,755 93	21,734 69	4,789 44	8,483 17	4,274 67
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	2,000 00	. .	3,505 00	150 00	8,080 97
Amount of Debts due and unpaid, and considered doubtful, ...	675 77	2,390 80	800 00	2,770 37	3,779 14

	ATTLEBOROUGH.	FAIRHAVEN.	FALL RIVER.		NEW BEDFORD.
	Attleborough.	Fairhaven.	Fall River.	Massasoit.	Bedford Commercial.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$100,000 00	$200,000 00	$300,000 00	$100,000 00	$400,000 00
Bills in circulation of five dollars and upwards, ...	21,555 00	57,485 00	70,010 00	49,000 00	108,310 00
Bills in circulation less than five dollars, .	15,547 00	7,514 75	29,260 00	8,318 00	12,118 00
Net Profits on hand, ...	12,065 75	3,711 98	7,156 64	8,793 33	19,244 69
Balances due to other Banks, ...	2,267 34	622 09	10,809 72	356 09	612 07
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, .	6,073 76	36,533 97	50,026 91	27,618 44	87,366 44
Cash deposited bearing interest, . .	. .	. .	50,000 00	. .	. .
Total amount due from the Banks, . .	157,508 85	305,867 79	517,263 27	194,085 86	627,651 20
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	4,274 87	5,869 86	6,300 75	5,274 74	7,157 33
Real Estate, ...	3,900 00	3,500 00	7,718 07	. .	18,000 00

Bills of other Banks incorporated in this State,	246 00	120 00	4,269 00	1,742 00	7,341 67
Bills of other Banks incorporated elsewhere,	557 50	197 00		824 00	3,271 00
Balances due from other Banks,	4,859 82	41,719 38	29,419 88	17,043 57	20,170 28
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	143,670 66	254,461 55	469,555 57	169,201 55	571,710 92
Total amount of the Resources of the Banks,	157,508 85	305,867 79	517,263 27	194,085 86	627,651 20
Date, Rate, and Amount of Dividends since the last Annual Returns,	October, 1848. 3 per cent. 3,000 00 April, 1849. 3 per cent. 3,000 00	October, 1848. 3 per cent. 6,000 00 April, 1849. 3 per cent. 6,000 00 October, 1849. 3 per cent. 6,000 00	April, 1849. $2¾ per share, 11,000 00 October, 1849. $3 per share, 12,000 00	January. 3 per cent. 3,000 00 July. 3 per cent. 3,000 00	October, 1848. 3 per cent. 12,000 00 April, 1849. 3½ per cent. 14,000 00 October, 1849. 3½ per cent. 14,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	8,335 36	3,298 00	4,991 14	5,491 76	19,080 06
Amount of Debts due to each Bank, secured by pledge of its Stock,	. .	700 00	7,025 00	4,995 00	. .
Amount of Debts due and unpaid and considered doubtful,	232 38	. .	2,400 00	. .	. .

	NEW BEDFORD.			PAWTUCKET.	TAUNTON.
	Marine.	Mechanics.	Merchants.	Pawtucket.	Bristol County.
DUE FROM THE BANKS.					
Capital Stock paid in,	$300,000 00	$200,000 00	$400,000 00	$100,000 00	$200,000 00
Bills in circulation of five dollars and upwards,	130,600 00	37,185 00	122,610 00	32,165 00	90,126 00
Bills in circulation less than five dollars,	23,817 00	25,452 00	25,496 00	9,434 00	22,491 00
Net Profits on hand,	12,698 61	3,900 86	35,465 48	3,906 28	16,556 11
Balances due to other Banks,	9,826 36	2,387 32	22,965 49	1,042 66	3,075 29
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	97,576 47	33,280 72	122,116 36	48,554 60	35,211 71
Cash deposited bearing interest,	24,462 11	. .	15,512 81	. .	. .
Total amount due from the Banks,	598,980 55	302,205 90	744,166 14	195,102 54	367,460 11
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	7,108 76	5,020 17	5,137 85	2,430 97	8,580 53
Real Estate,	10,000 00	9,000 00	16,000 00	15,095 27	8,000 00

Bills of other Banks incorporated in this State, ...	1,530 00	593 00	73 00	213 00	408 00
Bills of other Banks incorporated elsewhere,	51 00	228 00	70 00	1,839 00	59 00
Balances due from other Banks, . .	74,813 90	500 00	4,334 53	6,437 08	18,957 40
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	505,476 89	286,864 73	718,550 76	169,087 22	331,455 18
Total amount of the Resources of the Banks, ...	598,980 55	302,205 90	744,166 14	195,102 54	367,460 11
Date, Rate, and Amount of Dividends since the last Annual Returns, . . .	October, 1848. 3½ per cent. 10,500 00 April, 1849. 3½ per cent. 10,500 00 October, 1849. 3½ per cent. 10,500 00	October, 1848. 3 per cent. 6,000 00 April, 1849. 3 per cent. 6,000 00	April, 1849. 3½ per cent. 14,000 00 October, 1849. 3½ per cent. 14,000 00	January, 1849. 3½ per cent. 3,500 00 July, 1849. 3½ per cent. 3,500 00	April, 1849. 4 per cent. 8,000 00 October, 1849. 4 per cent. 8,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	11,803 92	. .	34,725 13	1,384 97	16,443 80
Amount of Debts due to each Bank secured by pledge of its Stock, . .	700 00	. .	4,850 00	3,165 00	. .
Amount of Debts due and unpaid, and considered doubtful, ...	691 81	22,150 00	10,000 00	. .	. .

	TAUNTON.		HINGHAM.	PLYMOUTH.	
DUE FROM THE BANKS.	Machinists.	Taunton.	Hingham.	Old Colony.	Plymouth.
Capital Stock paid in,	$100,000 00	$200,000 00	$105,000 00	$100,000 00	$100,000 00
Bills in circulation of five dollars and upwards,	39,450 00	92,820 00	78,003 00	72,100 00	90,420 00
Bills in circulation less than five dollars,	10,175 00	27,894 00	21,673 00	19,032 00	23,812 00
Net Profits on hand,	746 74	13,355 97	9,917 39	15,943 86	13,661 07
Balances due to other Banks,	. .	20,666 01	. .	. .	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	16,859 79	67,256 03	46,197 39	32,543 56	9,607 92
Cash deposited bearing interest,	. .	. .	. .	. .	. .
Total amount due from the Banks,	167,231 53	421,992 01	260,790 78	239,619 42	237,500 99
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	2,039 87	7,226 88	3,218 55	5,150 70	3,892 11
Real Estate,	. .	5,000 00	25,607 31	2,000 00	2,700 00

Bills of other Banks incorporated in this State, ...	1,827 00	986 00	13,769 48	17,864 58	8,473 88
Bills of other Banks incorporated elsewhere,	231 00	281 00	36 00	. .	420 00
Balances due from other Banks, . .	10,530 58	27,504 55	8,521 76	40,204 05	22,530 08
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	152,603 08	380,993 58	209,637 68	174,400 09	199,484 92
Total amount of the Resources of the Banks, ...	167,231 53	421,992 01	260,790 78	239,619 42	237,500 99
Date, Rate, and Amount of Dividends since the last Annual Returns, . . .	October, 1848. 3 per cent. 3,000 00 April, 1849. 3 per cent. 3,000 00 October, 1849. 3 per cent. 3,000 00	October, 1848. 4 per cent. 8,000 00 April, 1849. 4 per cent. 8,000 00 October, 1849. 4 per cent. 8,000 00	October, 1848. 4 per cent. 4,200 00 April, 1849. 4 per cent. 4,200 00 October, 1849. 4 per cent. 4,200 00	October, 1848. 4 per cent. 4,000 00 April, 1849. 4 per cent. 4,000 00 October, 1849. 4 per cent. 4,000 00	October, 1848. 4 per cent. 4,000 00 April, 1849. 4 per cent. 4,000 00 October, 1849. 4 per cent. 4,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	699 03	13,082 17	8,190 89	15,000 00	13,269 08
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	14,100 00	1,800 00	6,925 00	1,500 00	2,100 00
Amount of Debts due and unpaid, and considered doubtful, ...	228 93	150 00	. .	. .	. .

	WAREHAM.	FALMOUTH.	YARMOUTH.	NANTUCKET.	
	Wareham.	Falmouth.	Barnstable.	Pacific.	
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$100,000 00	$100,000 00	$200,000 00	$200,000 00	. .
Bills in circulation of five dollars and upwards, ...	63,405 00	62,100 00	122,815 00	103,950 00	. .
Bills in circulation less than five dollars, .	13,831 00	11,432 00	11,762 00	16,805 25	. .
Net Profits on hand, ...	3,350 10	3,881 59	21,553 52	11,413 62	. .
Balances due to other Banks, ...	887 08	. .	. .	4,806 99	. .
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	27,426 88	4,949 54	9,373 42	109,909 79	. .
Cash deposited bearing interest, . .	7,500 00	. .	. .	. .	. .
Total amount due from the Banks, . .	216,400 06	182,363 13	365,503 94	446,885 65	. .
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	1,517 61	2,487 43	4,542 55	11,038 68	. .
Real Estate, ...	6,085 91	4,326 00	2,000 00	12,000 00	. .

Bills of other Banks incorporated in this State, ...	1,869 00	3,010 00	53 00	1,969 00	.	.
Bills of other Banks incorporated elsewhere,	12 00	1,200 00	35 00	205 00	.	.
Balances due from other Banks, . .	11,410 54	12,234 98	14,174 88	60,176 40	.	.
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	195,505 00	159,104 72	344,698 51	361,496 57	.	.
Total amount of the Resources of the Banks, ...	216,400 06	182,363 13	365,503 94	446,885 65	.	.
Date, Rate and Amount of Dividends since the last Annual Returns, . . .	October, 1848. 3½ per cent. 3,500 00 April, 1849. 3½ per cent. 3,500 00 October, 1849. 3½ per cent. 3,500 00	October, 1848. 3 per cent. 3,000 00 April, 1849. 3½ per cent. 3,500 00 October, 1849. 3 per cent. 3,000 00	October, 1848. 4 per cent. 6,000 00 April, 1849. 4 per cent. 8,000 00 October, 1849. 4 per cent. 8,000 00	October, 1848. 3 per cent. 6,000 00 April, 1849. 3 per cent. 6,000 00 October, 1849. 3½ per cent. 7,000 00	.	.
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	3,004 45	3,635 00	21,272 52	12,642 41	.	.
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	2,950 00	5,980 00	11,096 00	. .	.	.
Amount of Debts due and unpaid, and considered doubtful, ...	2,753 11	1,184 00	. .	6,864 93	.	.

AGGREGATE.

DUE FROM THE BANKS.	27 Banks in Boston.	92 Banks out of Boston.	Total—119 Banks.
Capital Stock paid in,	$19,577,495 00	$15,052,516 00	$34,630,011 00
Bills in circulation of five dollars and upwards,	5,138,449 00	7,875,745 00	13,014,194 00
Bills in circulation less than five dollars,	832,922 00	1,853,819 25	2,686,741 25
Net Profits on hand,	1,952,982 59	1,059,013 62	3,011,996 21
Balances due to other Banks,	4,494,818 44	225,996 87	4,720,815 31
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, their bills in circulation, profits and balances due to other Banks excepted,	6,809,041 71	3,066,275 26	9,875,316 97
Cash deposited bearing interest,	480,266 70	266,148 96	746,415 66
Total amount due from the Banks,	39,285,975 44	29,399,514 96	68,685,490 40
RESOURCES OF THE BANKS.			
Gold, Silver, and other coined metals in their Banking Houses,	2,104,741 43	645,175 89	2,749,917 32
Real Estate,	715,773 12	410,388 55	1,126,161 67

Bills of other Banks incorporated in this State, . .	3,078,274 37	337,800 07	3,416,074 44
Bills of other Banks incorporated elsewhere, . .	268,545 06	52,531 50	321,076 56
Balances due from other Banks, ...	2,103,708 42	2,369,242 30	4,472,950 72
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, . . .	31,014,933 04	25,584,376 65	56,599,309 69
Total amount of the Resources of the Banks, . .	39,285,975 44	29,399,514 96	68,685,490 40
Amount of Dividends since the last Annual Returns:—			
In October, 1848, ...	483,050 00*	381,800 00‡	864,850 00
In April, 1849, ...	736,800 00	516,745 00‖	1,253,545 00
In October, 1849, ...	708,050 00†	487,897 34§	1,195,947 34
Amount of Reserved Profits at the time of declaring the last Dividend, ...	1,758,861 06	965,652 14	2,724,513 20
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	391,439 14	394,336 49	785,775 63
Amount of Debts due and unpaid, and considered doubtful, ...	21,676 05	171,855 76	193,531 81

* Average Dividends of TWENTY Banks in Boston, in October, 1848, a fraction over 3 79-100 per cent.

Average Dividends of all the Banks in Boston, in April, 1849, a fraction over 3 82-100 per cent.

† Average Dividends of TWENTY-FIVE Banks in Boston, in October, 1849, a fraction over 3 87-100 per cent.

‡ Average Dividends of SIXTY-FOUR Banks out of Boston, in October, 1848, a fraction over 3 52-100 per cent.

‖ Average Dividends of EIGHTY-FOUR Banks out of Boston, in April, 1849, a fraction less than 3 68-100 per cent.

§ Average Dividends of SEVENTY-NINE Banks out of Boston, in October, 1849, a fraction over 3 92-100 per cent.

Average Dividends of the above Banks in and out of Boston:—In October, 1848, a fraction over 3 66-100 per cent.; in April, 1849, a fraction over 3 76-100 per cent.; in October, 1849, a fraction over 3 89-100 per cent.

REMARKS.

By acts passed at the last session of the General Court, the following Banks were established, viz: —

The Mattapan, in Dorchester, capital $100,000; commenced operations July 2, 1849.

The Laighton, in Lynn, capital $100,000; commenced operations August 1, 1849.

The Franklin County, in Greenfield, capital $100,000; commenced operations September 1, 1849.

The Western, in Springfield, capital $100,000; commenced operations September 4, 1849.

The Milford, in Milford, capital $100,000; commenced operations October 15, 1849.

The Union, in Haverhill, capital $100,000; commenced operations November 2, 1849.

The Cochituate, in Boston, capital $150,000; commenced operations November 10, 1849.

The Rollstone, in Fitchburg, capital $100,000; commenced operations November 24, 1849.

The Cape Cod, in Provincetown, and the Worcester County, in Blackstone, not yet in operation.

By acts of the General Court of 1849, the following Banks were authorized to increase their capital, viz: —

Appleton, in Lowell, $50,000; paid in, as by certificates filed in the office of the Secretary of the Commonwealth, May 5, $25,000, and August 2, $25,000.

Dedham, in Dedham, $50,000; paid in, &c., May 9, 1849.

Shoe and Leather Dealers, in Boston, $250,000; paid in, &c., July 6, $100,000; October 1, $100,000; November 1, $50,000.

Haverhill, in Haverhill, $50,000; paid in, &c., August 6, $35,000; October 1, $15,000.

Bay State, in Lawrence, $100,000; paid in, &c., October 15, $50,000.

People's, in Roxbury, authorized by act of 1848, $50,000; paid in, &c., April 2, 1849.

The Bristol County, in Taunton, $100,000; Freeman's, in Boston, $50,000; Greenfield, in Greenfield, $50,000; Holyoke, in Northampton, $50,000; Springfield, in Springfield, $50,000; and Taunton, in Taunton, $50,000, have not filed certificates of payment.

In the column of "Cash deposited bearing interest," are included the sums borrowed of the Commonwealth by the following Banks in Boston, viz:—City, $100,000; Eagle, $50,000; and Globe, $30,000. In the same column, the amount returned by the Mahaiwe Bank, in Great Barrington, is "Dividends unpaid"; also, the Fall River Bank, erases from the Return the words "bearing interest," and returns the amount "Cash deposited" as a part of the capital stock reduced due to stockholders when certain demands in favor of the Bank are settled.

In the "amount of all debts due," &c., by the Western Bank, in Springfield, is included $1,918 84, expenses of commencing operations.

The following Banks made dividends, in addition to the semi-annual dividends, but they are not included in the average, viz:—

Shoe and Leather Dealers, in Boston, May, 1849, $50,000; September, 1849, $2,073 06.

Haverhill, in Haverhill, on new stock paid in August 6, at rate of 6 per cent. per annum, $320 11.

Framingham, in Framingham, in October, 1848, 5 per cent., $7,500.

People's, in Roxbury, in March, 1849, 6 per cent., $6,000.

Appleton, in Lowell, interest on $50,000 increased capital, paid October 1, 1849, at rate of 6 per cent. per annum, $901 47.

The requisition on the Banks required a return of the dividends in October, 1848, and in April and October, 1849. Many of the Banks did not return the dividend of October, 1848; the amount of that dividend is reduced in consequence, and perhaps the average may be affected.

ABSTRACT

EXHIBITING THE CONDITION

OF THE

INSTITUTIONS FOR SAVINGS,

IN MASSACHUSETTS,

ON THE

LAST SATURDAY OF SEPTEMBER,

1849.

PREPARED FROM OFFICIAL RETURNS,

BY WILLIAM B. CALHOUN,

SECRETARY OF THE COMMONWEALTH.

BOSTON:
DUTTON AND WENTWORTH, STATE PRINTERS,
No. 37, Congress Street.
1849.

☞ The official circular, requiring Returns from the Savings Institutions, was issued by the Governor on the sixth day of October, and had reference to their condition on the last Saturday of the preceding month.

Returns were not received from the Blackstone and Sandwich Institutions, and it is not known whether they are in existence.

	BOSTON.			ANDOVER.	GLOUCESTER.
	Provident Institution for Savings.*	Suffolk Savings Bank, for Seamen and others.†	East Boston Savings Bank.‡	Andover Institution for Savings.§	Cape Ann Savings Bank.‖
Number of Depositors,	20,157	4,037	95	526	167
Amount of Deposits,	$3,200,382 00	$771,809 51	$5,608 10	$108,433 63	$6,777 20
Public Funds,	209,520 00	84,000 00	. .	. .	. .
Loans on Public Funds,	. .	. .	. .	. .	. .
Bank Stock,	635,680 00	166,605 00	2,000 00	14,510 00	4,200 00
Loans on Bank Stock,	7,000 00	1,500 00	. .	2,100 00	. .
Deposits, in Banks, bearing interest,	. .	. .	. .	. .	. .
Railroad Stock,	. .	. .	. .	. .	1,200 00
Loans on Railroad Stock,	13,000 00	78,180 00	. .	8,350 00	200 00
Invested in Real Estate,	27,169 03	. .	. .	. .	. .
Loans in Mortgage of Real Estate,	949,534 83	370,950 00	3,253 73	40,495 00	925 00
Loans to County, or Town,	270,176 65	9,600 00	. .	11,200 00	. .
Loans on Personal Security,	1,220,742 13	75,000 00	. .	29,629 77	. .

Cash on hand, ...	48,539 38	967 30	460 38	2,148 86	752 52
Rate and Amount of ordinary Dividend, for last year, ...	4 per cent. 117,355 02	4 per cent.	. .	5 per cent. 5,421 65	220 25
Average annual per cent. of Dividends, of last five years, ...	8 per cent.	8 per cent.	. .	5 9-10 per cent.	. .
Annual Expenses of the Institution, . .	11,761 62	4,171 59	. .	250 00	38 70

* Provident Institution for Savings in Boston.—The Public Funds owned are Massachusetts Scrip.

The Bank Stock owned is in the following Banks, viz:—Atlantic, $21,500; Atlas, $22,500; Boston, $35,000; City, $31,500; Columbian, $21,400; Eagle, $22,500; Granite, $24,500; Globe, $31,500; Hamilton, $22,500; Market, $36,-400; Massachusetts, $22,500; Merchants, $120,000; New England, $23,900; North, $23,000; State, $39,480; Suffolk, $30,000; Shoe and Leather Dealers, $37,500; Tremont, $22,500; Union, $25,000; Washington, $22,500.

The Loan on Bank Stock is on 120 shares in the Suffolk Bank.

The Loan on Railroad Stock is on 195 shares in the Boston and Worcester.

The amount, Loan to County, or Town, is to "Cities and Towns."

† Suffolk Savings Bank for Seamen and Others.—The Public Funds owned are City of Albany, $13,000, and City of Boston, $71,000.

The Bank Stock owned is in the following Banks, viz:—Market, $10,500; Atlas, $20,000; Washington, $5,000; Shoe and Leather Dealers, $20,625; Hamilton, $25,000; State, $15,480; Merchants, $40,000; City, $10,000; Massachusetts, $20,000.

The Loan on Bank Stock is on the Suffolk Bank.

The Loans on Railroad Stock are on the Fitchburg, $45,180; Connecticut River, $15,000; Old Colony, $18,000.

‡ East Boston Savings Bank.—The Bank Stock owned is 20 shares in the Merchants Bank.

§ Andover Institution for Savings.—The Bank Stock owned is in the following Banks, viz:—Andover, $11,410; Granite, Boston, $3,100.

Loans on Bank Stock are on the Exchange, Boston, 18 shares, $1600; Merrimack, Haverhill, 13 shares, $500.

The Loan on Railroad Stock is on the Boston and Maine.

‖ Cape Ann Savings Bank.—The Bank Stock owned is in the following Banks, viz:—Tremont, 22 shares, $2,200; Exchange, Boston, 7 shares, $700; Merchants, Boston, 5 shares, $500; Gloucester, 8 shares, $800.

Railroad Stock owned is 12 shares in the Eastern.

Loan on Railroad Stock is on the Boston and Maine.

	HAVERHILL.	LAWRENCE.	LYNN.	NEWBURYPORT.	SALEM.
	Haverhill Savings Bank.*	Essex Savings Bank.†	Lynn Institution for Savings.‡	Institution for Savings in Newburyport and its vicinity.§	Salem Savings Bank.‖
Number of Depositors,	1,558	139	789	3,481	5,879
Amount of Deposits,	$246,793 44	$12,486 83	$81,100 89	$556,156 50	$1,037,924 05
Public Funds,	. .	. .	1,920 00	137,125 00	536,629 79
Loans on Public Funds,	. .	. .	. .	900 00	. .
Bank Stock,	62,550 00	4,000 00	3,620 00	154,849 00	59,217 81
Loans on Bank Stock,	4,350 00	. .	. .	4,460 00	. .
Deposits, in Banks, bearing interest,	. .	. .	. .	. .	20,621 46
Railroad Stock,	. .	. .	. .	14,300 00	74,027 99
Loans on Railroad Stock,	800 00	. .	5,100 00	3,350 00	. .
Invested in Real Estate,	2,850 00	. .	. .	3,731 90	. .
Loans in Mortgage of Real Estate,	125,425 00	. .	42,967 00	111,191 73	1,300 00
Loans to County, or Town,	34,800 00	4,000 00	26,000 00	42,600 00	331,408 38
Loans on Personal Security,	22,300 00	2,708 82	4,250 00	98,009 85	4,400 00

Cash on hand, ...	1,937 84	1,914 28	245 56	2,172 29	10,318 62
Rate and amount of ordinary Dividend, for last year, ...	5 per cent. 11,675 65	4 per cent. 256 26	5 per cent. 3,745 01	5½ per cent.	5 per cent. 46,750 21
Average annual per cent. of Dividends, of last five years, ...	5¾ per cent.	. .	5 per cent.	5 per cent.	5¾ per cent.
Annual Expenses of the Institution, . .	602 14	55 00	214 28	1,430 00	2,472 09

* Haverhill Savings Bank.—The Bank Stock owned is in the following Banks, viz:—Haverhill, $18,300; Merrimack, $13,500; North, $7,100; Exchange, Boston, $6,000; Shawmut, $5,800; Atlantic, $3,500; Andover, $3,200; Columbian, $2,000; Eagle, $1,900; State, $600; Shoe and Leather Dealers, $550.

Loans on Bank Stock are on the Merrimack, $2,300; Manufacturers, $1,250; Haverhill, $800.

Loan on Railroad Stock is on the Boston and Worcester, $800.

Loan to County or Town is returned "Loan to City and Town," including $2,000 to School District, secured by mortgage of Real Estate.

† Essex Savings Bank.—The Bank Stock owned is in the Bay State, 30 shares, $3,000; Merchants, Boston, 10 shares, $1,000.

‡ Lynn Institution for Savings.—The Public Funds owned are Massachusetts five per cent. scrip.

The Bank Stock owned is the Lynn Mechanics, 52 shares, $3,120; Columbian, Boston, 5 shares, $500.

Loans on Railroad Stock are on the Eastern, 45 shares, $2,400; Old Colony, 41 shares, $2,000; Western, 3 shares, $200; Portland, Saco and Portsmouth, 7 shares, $500.

This Institution has declared an extra dividend of $1991.40, payable October 17, 1849.

§ Institution for Savings in Newburyport and its Vicinity.—The Public Funds owned are Massachusetts five per cent. scrip, $54,000; United States six per cent. scrip, $83,125.

The Loan on Public Funds is on $1,000 Massachusetts five per cent.

The Bank Stock owned is in the following Banks, viz:—Atlantic, $15,386; Atlas, $2,450; Boston, $3,000; City, $4,900; Columbian, $7,500; Eagle, $5,000; Globe, $5,000; Hamilton, $10,000; North, $8,633; Suffolk, $2,200; Traders, $9,500; Tremont, $4,900; Washington, $17,280; Mechanics, Newburyport, $11,790; Merchants, $39,930; Ocean, $3,500; Gloucester, $3,880.

Loan on Bank Stock is on 54 shares Mechanics, Newburyport, $4,360; 4 shares Ocean, $100.

Loan on Railroad Stock is on Eastern Railroad, 40 shares.

Railroad Stock owned is 143 shares Eastern.

Included in Loans on Personal Security are twenty shares in the Stock of the Fifty Associates, Boston, $20,000; and Annuity in trust Mass. Hospital Life Insurance Co., $3134.05.

‖ Salem Savings Bank.—In the amount of deposits is included "Profits, $22,173.35."

The Public Funds owned are Massachusetts five per cent., $101,000; Maine 6 per cent., $62,000; United States 5 per cent., $33,000; United States 6 per cent., $124,241.10; Ohio 6 per cent., $135,669.37; Pennsylvania 5 per cent., $80,719.32.

The Bank Stock owned is in the following Banks, viz:—Exchange, $4133.33; Marblehead, $2,000; Asiatic, $4,744.14; Commercial, $3,200; Columbian, $4,000; City, $10,500; Salem, $3,600; Beverly, $625; Merchants, $26,415.34.

The deposits in Bank, bearing interest, are in the Merchants Bank.

Railroad Stock owned is Western, 174 shares, $17,266.50; Eastern, 100 shares, $11,140.24; Portland, Portsmouth and Saco, 361 shares, $36,121.25; Portland, Portsmouth and Saco, bonds, $9,500.

Extra Dividend, Oct., 1848, for last five years, 1 per cent. per annum, $33,890.86.

	SALISBURY.	CAMBRIDGE.	FRAMINGHAM.	LOWELL.	
	Provident Institution for Savings, in the towns of Salisbury and Amesbury.*	Savings Institution in Town of Cambridge.†	Framingham Savings Bank.‡	City Institution for Savings.§	Lowell Institution for Savings.‖
Number of Depositors,	649	596	191	615	4,650
Amount of Deposits,	$96,416 92	$91,110 07	$20,420 97	$75,970 51	$792,291 90
Public Funds,	18,960 00	. .	. .	11,735 00	20,000 00
Loans on Public Funds,	. .	. .	. .	. .	. .
Bank Stock,	23,325 00	3,156 00	1,000 00	15,200 00	135,760 00
Loans on Bank Stock,	. .	. .	10,300 00	4,977 00	20,000 00
Deposits, in Banks, bearing interest,	. .	. .	. .	. .	72,640 00
Railroad Stock,	. .	. .	. .	. .	. .
Loans on Railroad Stock,	. .	. .	. .	. .	. .
Invested in Real Estate,	. .	. .	. .	. .	29,610 37
Loans in Mortgage of Real Estate,	19,890 29	63,150 00	2,100 00	3,180 00	158,956 50
Loans to County, or Town,	8,997 50	13,700 00	7,924 33	37,265 00	355,320 00
Loans on Personal Security,	23,650 00	10,700 00	. .	. .	. .

Cash on hand, ...	664 73	404 07	. .	3,613 51	5 03
Rate and amount of ordinary Dividend, for last year, ...	5 per cent. 4,590 11	4 per cent. 3,005 62	4 per cent. 607 96	5 per cent. 1,464 73	4 per cent. 27,102 04
Average annual per cent. of Dividends, of last five years, ...	4 9-10 per cent.	6 per cent.	. .	. .	5 71-100 per ct.
Annual Expenses of the Institution, . .	139 00	400 000	38 50	198 11	2,300 00

* Provident Institution for Savings in the Towns of Salisbury and Amesbury.—The Public Funds owned are United States, $15,000; State of Maine, $3,960.

The Bank Stock owned is in the following Banks, viz:—Powow River, 50 shares, $5,000; Bay State, 25 shares, $2,500; Railroad, 17 shares, $1,275; Merchants, Boston, 30 shares, $3,000; Union, 20 shares, $2,000; Globe, 25 shares, $2,500; Suffolk, 10 shares, $1,000; Boston, 43 shares, $2,150; Columbian, 16 shares, $1,600; State, 30 shares, $1,800; Atlantic, 5 shares, $500.

† Institution for Savings in the Town of Cambridge.—The Bank Stock owned is the Charles River, $2,526; Cambridge, $630.

Loan to County or Town includes $9,200 "to Corporations."

‡ Framingham Savings Bank.—The Bank Stock owned is in the Merchants, Boston, 1000 shares.

Loan on Bank Stock is on the Merchants, Boston, 11 shares, $1,000; Framingham, 110 shares, $9,300.

Due Framingham Bank, for over-draft, $231.02.

§ City Institution for Savings.—In Amount of Deposits are included "Dividend on Stocks, and Interest on Loans."

The Public Funds owned are Boston 6 per cent. Stock, $5,000; Boston 5 per cent., $1,870; Albany 6 per cent., $3,000; Massachusetts 5 per cent., $1,865.

The Bank Stock owned is in the following Banks, viz:—Appleton, $11,300; Railroad, $900; Boylston, $2,000; Shawmut, $1,000.

Loan on Bank Stock is on the Appleton Bank.

‖ Lowell Institution for Savings.—Amount of Deposits includes "Bank Account."

The Public Funds are Massachusetts Scrip.

The Bank Stock owned is in the following Banks, viz:—New England, $14,600; Eagle, $26,700; Lowell, $16,300; State, $12,960; City, $12,000; Hamilton, $12,000; Market, $9,100; Globe, $15,000; Railroad, $5,100; Bunker Hill, $4,500; Boston, $4,500; Concord, $3,000.

Loans on Bank Stock are on $15,000 in the Lowell, $12,000; and on $7,500 in the Lowell, and on $2,500 in the Atlantic, $8,000.

Deposits in Banks, bearing interest, are in the Lowell, $44,640; Asiatic, $15,000; Hamilton, $8,000; Traders, $5,000.

	CONCORD.	NEWTON.	CHARLESTOWN.	FITCHBURG.
	Middlesex Institution for Savings.*	Institution for Savings in the town of Newton.†	Warren Institution for Savings.‡	Fitchburg Savings Bank.§
Number of Depositors,	1,186	108	1,504	502
Amount of Deposits,	$227,077 38	$6,131 24	$239,151 01	$61,901 93
Public Funds,	9,000 00	. .	. .	. .
Loans on Public Funds,	. .	. .	. .	. .
Bank Stock,	48,146 00	1,200 00	34,818 00	13,000 00
Loans on Bank Stock,	450 00	. .	6,675 00	2,300 00
Deposits, in Banks, bearing interest,	. .	. .	. .	. .
Railroad Stock,	. .	. .	. .	. .
Loans on Railroad Stock,	12,360 00	. .	7,000 00	. .
Invested in Real Estate,	. .	. .	. .	. .
Loans in Mortgage of Real Estate,	111,936 72	5,353 50	175,086 00	28,520 89
Loans to County, or Town,	40,500 00	600 00	14,500 00	11,750 00
Loans on Personal Security,	17,900 00	. .	. .	6,000 00

Cash on hand, ...	4,868 24	172 33	1,072 01	3,013 23
Rate and amount of ordinary Dividend, for last year, ...	4 per cent. 9,342 30	4 per cent. 258 49	4 per cent.	4 per cent. 2,114 78
Average annual per cent. of Dividends, of last five years, ...	6 per cent.	6 per cent.	5½ per cent.	. .
Annual Expenses of the Institution, . .	613 63	30 00	936 09	205 00

* Middlesex Institution for Savings.—The Public Funds owned are United States Loan.

The Bank Stock owned is in the following Banks, viz :—Merchants, Boston, $12,000; City, $7,300; State, $6,000; Eagle, $2,000; Shawmut, $1,000; Columbian, $2,000; Hamilton, $1,400; Granite, $1,000; Shoe and Leather Dealers, $6,100; Traders, $1,000; Lowell, $855; Concord, $7,491.

Loans on Bank Stock are on stock in the Framingham Bank.

Loans on Railroad Stock are on the Fitchburg, $11,360, and the Boston and Worcester, $1,000.

The average annual per cent. of Dividends for the last five years is returned "6 per cent. and a fraction."

† Institution for Savings in the Town of Newton.—The Bank Stock owned is in the Bank of Brighton and Newton Bank, $600 each; $530 due, borrowed to pay depositors.

‡ Warren Institution for Savings.—The amount of deposits includes "Profit and Loss Account."

The Bank Stock owned is in the following Banks, viz :—Market, 35 shares; Shawmut, 20 shares; Granite, 20 shares; Atlantic, 8 shares; Merchants, 53 shares; Traders, 41 shares; Eagle, 34 shares; City, 20 shares; Bunker Hill, 76 shares; Shoe and Leather Dealers, 37 shares; State, 30 shares.

The Loan on Bank Stock is on the Market, 57 shares, $1,500; North, 23 shares, and Bunker Hill, 2 shares, $2,000; Railroad, 12 shares, $700; Railroad, 21 shares, and Bunker Hill, 4 shares, $1,475; Bunker Hill, 12 shares, $1,000.

Loans on Railroad Stock are on Boston and Worcester, 30 shares, $2,500; Fitchburg, 44 shares, $3,700; Lowell, 3 shares, $300.

Loans to County or Town includes $2,500 to two religious societies.

§ Fitchburg Savings Bank.—The Bank Stock owned is 50 shares in the Merchants, Boston, and 80 shares in the Fitchburg.

The Loan on Bank Stock is on 28 shares in the Fitchburg.

	LANCASTER.	SOUTHBRIDGE.	WORCESTER.	NORTHAMPTON.	SPRINGFIELD.
	Lancaster Savings Bank.*	Southbridge Savings Bank.†	Worcester County Institution for Savings.‡	Northampton Institution for Savings.	Springfield Institution for Savings.§
Number of Depositors,	282	68	6,638	175	1,146 00
Amount of Deposits,	$28,274 19	$5,902 07	$1,090,091 72	$17,322 68	$206,696 05
Public Funds,	4,952 50	2,300 00	102,700 00	. .	10,000 00
Loans on Public Funds,	. .	. .	6,900 00	. .	. .
Bank Stock,	970 00	1,878 00	140,830 00	. .	. .
Loans on Bank Stock,	4,550 00	600 00	36,100 00	. .	10,000 00
Deposits, in Banks, bearing interest,	. .	. .	. .	. .	. .
Railroad Stock,	. .	. .	. .	. .	. .
Loans on Railroad Stock,	1,700 00	. .	. .	. .	6,000 00
Invested in Real Estate,	. .	. .	. .	. .	. .
Loans in Mortgage of Real Estate,	4,700 00	600 00	551,550 08	10,547 03	93,957 93
Loans to County, or Town,	7,000 00	. .	172,795 51	. .	20,617 37
Loans on Personal Security,	2,500 00	500 00	74,529 00	7,836 01	57,933 18

Cash on hand, ...	3,113 82	71 29	4,687 13	233 64	10,087 88
Rate and Amount of ordinary Dividend, for last year, ...	4 per cent. 903 10	4 per cent. 119 24	4 per cent.	5 per cent. 777 91	4 per cent. 6,983 33
Average annual per cent. of Dividends, of last five years, ...	. .	. .	6½ per cent.	6¾ per cent.	7 per cent.
Annual Expenses of the Institution, . .	53 38	68 92	1,611 38	6 38	650 00

* Lancaster Savings Bank.—The Public Funds owned are City of Boston 6 per cent. stock.

The Bank Stock owned is ten shares in the Lancaster Bank.

Loan on Bank Stock is on the Lancaster Bank.

Loan on Railroad Stock is on the Fitchburg Railroad.

Loan to County, or Town, is to the Town of Lancaster.

† Southbridge Savings Bank.—The Public Funds owned are City of Boston Water Loan.

The Bank Stock owned is in the following Banks, viz:—Merchants, Boston, 7 shares; New England, 7 shares; Southbridge, 5 shares.

The Loan on Bank Stock is on 7 shares in the Southbridge Bank.

‡ Worcester County Institution for Savings.—The Public Funds owned are United States Loan of 1842, $82,700, and Loan of 1846, $20,000.

Loan on Public Funds is on Boston Water Loan Scrip, $6,900.

The Bank Stock owned is in the following Banks, viz:—Hamilton, $10,000; Blackstone, $1,000; Quinsigamond, $8,100; Southbridge, $2,500; Lancaster, $1,500; Fitchburg, $4,100; Atlantic, $5,400; Worcester, $14,600; Shawmut, $5,000; Millbury, $2,650; Leicester, $2,000; Citizens, $24,800; New England, $6,900; Merchants, $12,000; Mechanics, $1,000; Granite, $6,400; Atlas, $3,600; Oxford, $3,300; Central, $8,000; State, $780; City, $17,200.

Loans on Bank Stock are on the following Banks, viz:—Quinsigamond, $7,820; Leicester, $9,050; Citizens, $9,220; Central, $3,660; Worcester, $2,600; Oxford, $1,600; Southbridge, $1,150; Fitchburg, with collateral, $1,000.

§ Springfield Institution for Savings.—The Public Funds owned are United States 5 per cent. stock.

The Loans on Bank Stock are on the Springfield, 124 shares, $9,920; Chicopee, 10 shares, $1,000.

The Loan on Railroad stock is on 69 shares in the Western.

	GREENFIELD.	ADAMS.	PITTSFIELD.	CANTON.	COHASSET.
	Franklin Savings Institution.*	North Adams Savings Bank.	Berkshire County Savings Bank.†	Institution for Savings in Canton.‡	Cohasset Savings Bank.§
Number of Depositors,	683	20	163	216	93
Amount of Deposits,	$116,086 05	$1,622 00	$18,025 31	$25,268 02	$13,038 51
Public Funds,	. .	. .	6,500 00	2,000 00	. .
Loans on Public Funds,	. .	. .	. .	. .	. .
Bank Stock,	. .	. .	2,000 00	5,050 00	3,480 00
Loans on Bank Stock,	5,000 00	. .	. .	. .	. .
Deposits, in Banks, bearing interest,	. .	. .	. .	. .	. .
Railroad Stock,	. .	. .	. .	. .	. .
Loans on Railroad Stock,	1,500 00	. .	. .	. .	. .
Invested in Real Estate,	. .	. .	. .	. .	. .
Loans in Mortgage of Real Estate,	45,375 00	. .	300 00	13,595 00	8,594 74
Loans to County, or Town,	15,500 00	. .	2,000 00	. .	150 00
Loans on Personal Security,	48,405 00	1,200 00	7,095 00	3,230 34	200 00

Cash on hand, ...	3,647 03	422 00	222 29	1,392 68	836 99
Rate and amount of ordinary Dividend, for last year, ...	5 per cent. 5,437 59	. .	5 per cent. 933 24	4 per cent. 866 34	5 per cent. 526 62
Average annual per cent. of Dividends, of last five years, ...	6 per cent.	. .	. .	5 19-100 per cent.	. .
Annual Expenses of the Institution, . .	200 00	50 00	106 10	139 25	75 00

* Franklin Savings Institution.—The Loan on Bank Stock is on 26 shares in the Greenfield, and 40 in the Northampton Bank.

The Loan on Railroad Stock is on 20 shares in the Hartford and New Haven Railroad Extension Stock.

† Berkshire County Savings Bank.—The Public Funds owned are United States 6 per cent. stock, $2,000; City of Boston 6 per cent., $4,500.

The Bank Stock owned is in the Lee Bank.

‡ Canton Institution for Savings.—The Public Funds owned are Boston Water Stock.

The Bank Stock owned is in the following Banks, viz:—Neponset, 32 shares, $3,200; North, 5 shares, $1,500; Market, 5 shares, $350.

§ Cohasset Savings Bank.—The Bank Stock owned is in the following Banks, viz:—Merchant's, $1,300, State, $480; Columbia, $900; Traders, $500; Tremont, $300.

	DEDHAM.	QUINCY.	ROXBURY.	WEYMOUTH.	FAIRHAVEN.
	Dedham Institution for Savings.*	Quincy Savings Bank.†	Institution for Savings in Roxbury and vicinity.‡	Weymouth and Braintree Institution for Savings.§	Fairhaven Institution for Savings.‖
Number of Depositors,	1,572 00	353	591	461	209
Amount of Deposits,	$299,116 09	$53,479 57	$91,843 87	$74,029 22	$54,838 30
Public Funds,	. .	7,500 00	. .	. .	. .
Loans on Public Funds,	. .	. .	. .	. .	. .
Bank Stock,	21,879 00	2,000 00	12,982 35	3,880 00	18,000 00
Loans on Bank Stock,	8,000 00	. .	. .	. .	1,000 00
Deposits, in Banks, bearing interest,	. .	. .	. .	. .	. .
Railroad Stock,	. .	. .	. .	. .	. .
Loans on Railroad Stock,	7,400 00	2,040 00	20,500 00	. .	. .
Invested in Real Estate,	. .	. .	9,989 75	. .	. .
Loans in Mortgage of Real Estate,	209,909 06	27,765 00	35,274 10	49,826 50	7,915 00
Loans to County, or Town,	22,900 00	1,000 00	3,706 57	. .	2,000 00
Loans on Personal Security,	36,207 51	12,600 00	9,100 00	16,235 00	25,600 00

Cash on hand, ...	5,681 78	1,448 06	291 10	3,125 70	1,984 36
Rate and Amount of ordinary Dividend, for last year, ...	4 per cent. 10,834 75	5 per cent. 2,374 07	4 per cent. 3,039 71	5 per cent. 1,689 18	5½ per cent. 2,991 97
Average annual per cent. of Dividends, of last five years, ...	6½ per cent.	. .	6 1-16 per cent.	6 36-100 per cent.	5 5-100 per cent.
Annual Expenses of the Institution, . .	924 28	205 00	453 10	155 65	200 00

* Dedham Institution for Savings.—The Bank Stock owned is in the following Banks:—Dedham, 101 shares, $10,450; People's, 120 shares, $5,930; State, 23 shares, $1,451.50; Merchants, 14 shares, $1,420; Traders, 10 shares, $1,042.50; Globe, 10 shares, $1,065; Union, 5 shares, $520.

Loans on Bank Stock are on 34 shares in the Shawmut, $3,000, and 58 shares in the Freeman's, $5,000.

Loans on Railroad Stock are on 44 shares Fitchburg and 25 shares Western, $5,800; Boston and Maine, 13 shares, $1,200; Western, 5 shares, $400.

† Quincy Savings Bank.—The Public Funds are City of Boston.

The Bank Stock owned is 10 shares Merchants, Boston, $1,000; Exchange, Boston, 10 shares, $1,000.

The Loan on Railroad Stock is on 24 shares in the Old Colony.

‡ Institution for Savings in Roxbury and its Vicinity.—The Bank Stock owned is in the following Banks, viz:—Traders, 10 shares, $970; Market, 25 shares, $1,750; People's, 102 shares, $5,100; North, 33 shares, $3,152.25; State, 34 shares, $2,010.10.

Loans on Railroad Stock, Boston and Worcester, 6 shares, $500; Boston and Providence, 167 shares, $13,900; Sullivan, 122 shares, $6,100.

§ Weymouth and Braintree Institution for Savings.—The Bank Stock owned is in the following Banks, viz:—

Weymouth and Braintree,	20 shares,	$2,000
North, Boston,	12 "	1,200
Merchants, Boston,	9 "	900
		4,100
Discount,		220
		$3,880

‖ Fairhaven Institution for Savings.—The Bank Stock owned is in the following Banks, viz:—Fairhaven, $11,000; Marine, New Bedford, $2,600; Merchants, New Bedford, $700; Mechanics, New Bedford, $300; Bedford Commercial, $500; Merchants, Boston, $2,900.

Loan on Bank Stock is on the Fairhaven Bank.

	FALL RIVER.	NEW BEDFORD.	TAUNTON.	HINGHAM.	PLYMOUTH.
	Fall River Institution for Savings.*	New Bedford Institution for Savings.†	Bristol County Savings Bank.‡	Hingham Institution for Savings.§	Plymouth Savings Bank.‖
Number of Depositors,	2,752	2,493	686	1,151	2,365
Amount of Deposits,	$663,170 23	$531,096 48	$125,736 33	$239,354 35	$374,415 62
Public Funds,	. .	65,000 00	. .	19,000 00	45,942 10
Loans on Public Funds,	. .	. .	. .	. .	6,000 00
Bank Stock,	110,462 50	188,500 00	. .	51,505 00	86,850 00
Loans on Bank Stock,	. .	. .	7,900 00	23,050 00	18,995 00
Deposits, in Banks, bearing interest,	. .	44,393 25	. .	. .	. .
Railroad Stock,	. .	. .	. .	. .	. .
Loans on Railroad Stock,	. .	39,300 00	3,000 00	6,175 00	16,700 00
Invested in Real Estate,	. .	5,000 00	. .	1,700 00	2,500 00
Loans in Mortgage of Real Estate,	237,244 00	3,500 00	63,113 60	134,433 27	115,576 78
Loans to County, or Town,	38,450 00	37,000 00	10,500 00	6,000 00	1,000 00
Loans on Personal Security,	273,546 47	164,431 56	42,735 55	7,400 00	76,960 00

Cash on hand, ...	27,197 40	376 01	4,798 77	2,211 68	3,012 76
Rate and Amount of ordinary Dividend, for last year, ...	6 per cent. 37,732 66	5 per cent. 22,811 43	5 per cent. 5,648 33	5 per cent. 11,206 34	5 per cent. 18,055 14
Average annual per cent. of Dividends, of last five years, ...	5 17-20 per cent.	6 per cent.	. .	5 per cent.	6 per cent.
Annual Expenses of the Institution, . .	2,113 89	879 54	771 36	439 00	1,007 03

* Fall River Institution for Savings.—The Bank Stock owned is in the following Banks, viz :—Fall River, 603 shares, $52,762.50; Massasoit, 200 shares, $20,000; Fall River Union, Tiverton, 190 shares, $19,000; Marine, New Bedford, 99 shares, $9,900; Merchants, New Bedford, 88 shares, $8,800.

† New Bedford Institution for Savings.—The Public Funds owned are United States 6 per cent. stock, $45,000; United States 5 per cent. stock, $15,000; Massachusetts 5 per cent. stock, $5,000.

The Bank Stock owned is in the following Banks, viz :—Merchants, New Bedford, $68,000; Bedford Commercial, $50,000; Marine, $50,000; Fairhaven, $3,000; Fall River, $17,500.

Deposits in Banks, bearing interest, are in the Merchants, New Bedford, $22,674.74; Marine, $21,718.51.

Loans on Railroad Stock are on the New Bedford and Taunton, $800; Boston and Providence, $3,500; Bonds of Michigan Central, $10,000; Androscoggin and Kennebec, $10,000; Western, $15,000.

‡ Bristol County Savings Bank.—The Loan on Bank Stock is on Bristol County Bank, 100 shares.

Loans on Railroad Stock are on the Taunton Branch, 36 shares.

Loans to County and Town are to the County of Bristol, $10,000; Town of Taunton, $500.

§ Hingham Institution for Savings.—The Public Funds are Massachusetts, $5,000; City of Boston, $14,000.

The Bank Stock owned is in the following Banks, viz :—Hingham, $7,910; Merchants, $10,500; Eagle, $4,800; Market, $2,520; Hamilton, $2,800; Globe, $3,000; Shoe and Leather Dealers, $3,475; New England, $2,000; State, $2,400; City, $2,000; Union, $4,000; Columbian, $1,600; Suffolk, $1,500; Tremont, $2,000; Granite, $1,000.

The Loans on Bank Stock are on the Mechanics, Boston, $5,350; Exchange, 72 shares, $6,250; Granite, 135 shares, $10,000; Merchants, 5 shares, $450; Massachusetts, 2 shares, and Granite, 7 shares, $1,000.

Loans on Railroad Stock are on Old Colony, 65 shares, $4,525; Boston and Worcester, 10 shares, and Tremont Bank, 2 shares, $1,000; Old Colony, 7 shares, and Merchants Bank, 2 shares, $650.

‖ Plymouth Savings Bank.—The Public Funds are City of Boston 5 and 6 per cent., $20,862.50; Massachusetts 5 per cent., $9,079.60; United States 6 per cent., $11,000; City of Cambridge 6 per cent., $5,000.

Loans on Public Funds are on City of Boston Stock, $6,000.

The Bank Stock owned is in the following Banks, viz :—State, 67 shares, $3,886; Merchants, 184 shares, $18,400; Plymouth, 72 shares, $7,920; Old Colony, 68 shares, $7,616; Bristol County, 70 shares, $7,000; Hingham, 45 shares, $3,330; Wareham, 40 shares, $3,680; Market, 83 shares, $6,225; Traders, 10 shares, $950; City, 60 shares, $5,700; Suffolk, 10 shares, $1,200; North, 8 shares, $720; Granite, 40 shares, $3,720; Massachusetts, 15 shares, $3,600; Tremont, 20 shares, $1,900; Atlantic, 19 shares, $1,805; Eagle, 6 shares, $570; Boston, 89 shares, $4,628; New England, 30 shares, $3,000; Boylston, 10 shares, $1,000.

Loans on Bank Stock are on the Old Colony, $4,775; Plymouth, $5,000; Wareham, $1,500; Bristol County and Old Colony, $2,200; Old Colony and Plymouth, $300; Merchants, $4,220; City, $1,000.

Loan on Railroad Stock is on the Old Colony.

Extra dividend of surplus profits of last five years, declared the last year, over and above the ordinary dividend, $12,960.68.

	S. SCITUATE.	WAREHAM.	BARNSTABLE.	NANTUCKET.	
	South Scituate Savings Bank.*	Wareham Savings Bank.†	Institution for Savings in Barnstable.‡	Nantucket Institution for Savings.§	
Number of Depositors,	1,163	236	822	462	. .
Amount of Deposits,	$107,352 12	$39,538 94	$191,192 55	$112,219 29	. .
Public Funds,	. .	. .	. .	. .	. .
Loans on Public Funds,	. .	. .	6,950 00	. .	. .
Bank Stock,	14,190 00	14,034 00	25,664 50	5,650 00	. .
Loans on Bank Stock,	3,275 00	. .	. .	2,325 00	. .
Deposits, in Banks, bearing interest,	. .	7,500 00	. .	. .	. .
Railroad Stock,	. .	. .	. .	. .	. .
Loans on Railroad Stock,	11,200 00	. .	7,000 00	. .	. .
Invested in Real Estate,	725 00	. .	. .	6,126 80	. .
Loans in Mortgage of Real Estate,	61,596 55	. .	32,586 00	58,040 84	. .
Loans to County, or Town,	8,300 00	. .	1,000 00	. .	. .
Loans on Personal Security,	11,329 51	19,235 80	117,899 90	40,163 17	. .

Cash on hand, ...	376 50	226 58	1,586 15	1,711 47	. .
Rate and Amount of ordinary Dividend, for last year, ...	2½ per cent. 5,314 13	6 per cent. 1,660 16	6 per cent. 11,027 84	5 per cent.	. .
Average annual per cent. of Dividends, of last five years, ...	5 per cent.	. .	5 4-10 per cent.	5 per cent.	. .
Annual Expenses of the Institution, . .	350 00	66 78	514 47	465 00	. .

*South Scituate Savings Bank.—The Bank Stock owned is in the following Banks, viz:—State, $1,020; Merchants, $1,500; Traders, $1,500; North, $600; Weymouth and Braintree, $300; Hamilton, $1,000; Eagle, $1,100; Atlantic, $1,000; City, $1,100; Union, $600; New England, $1,000; Columbian, $400; Globe, $300; Granite, $1,300; Hingham, $1,470. All located in Boston, except the Weymouth and Hingham.

The Loan on Bank Stock is on the Boylston, $1,350; Railroad, $575; Bunker Hill, $1,350.

The Loan on Railroad Stock is $1,700 on 25 shares in the Old Colony, and $9,500 on 114 shares Fitchburg.

† Wareham Savings Bank.—The Bank Stock owned is in the following Banks, viz:—Boylston, 5 shares, $515; Granite, 5 shares, $485; Eagle, 10 shares, $1,000; Shawmut, $2,955; City, 30 shares, $2,980; Merchants, Boston, 30 shares, $3,124; Shoe and Leather Dealers, 15 shares, $1,375; Wareham, 16 shares, $1,600.

The Deposit in Bank, bearing interest is in the Wareham Bank.

‡ Institution for Savings in the Town of Barnstable.—The Loans on Public Funds are State of Maine, $5,000; City of Albany, $950; United States Scrip, $1,000.

The Bank Stock owned is in the following Banks, viz:—Barnstable, 53 shares, $5,300; Old Colony and Wareham, 20 shares each, $4,000; Shawmut, Market and Tremont, 20 shares each, $5,365; Atlantic and North, 30 shares each, $5,737.50; Merchants, 25 shares, and City, 18 shares, $4,342; Grocers, 10 shares, $920.

Loans on Railroad Stock are Cape Cod Branch Railroad Bonds.

Loan to County, or Town, is to the County of Barnstable.

§ Nantucket Institution for Savings.—The Bank Stock owned is in the following Banks, viz:—Pacific, $4,600; Citizens, $50; Merchants, New Bedford, $1,000.

Loan on Bank Stock owned is in the Pacific Bank, Nantucket.

AGGREGATE.

Number of Depositors, ...	71,629
Amount of Deposits, ...	$12,111,553 64
Public Funds, ...	1,294,784 39
Loans on Public Funds, ...	20,750 00
Bank Stock, ...	2,092,642 16
Loans on Bank Stock, ...	184,907 00
Deposits, in Banks, bearing interest, . .	145,154 71
Railroad Stock, ...	89,527 99
Loans on Railroad Stock, ...	250,855 00
Invested in Real Estate, ...	89,402 85
Loans in Mortgage of Real Estate, . .	3,980,216 67
Loans to County, or Town, ...	1,570,261 31
Loans on Personal Security, ...	2,572,163 57
Cash on hand, ...	162,013 25
Amount of ordinary Dividend, for last year,	384,843 16
Average annual per cent. of Dividends, of last five years, ...	5 9-10
Annual Expenses of the Institutions, . .	37,361 26

REMARKS.

The Returns from the Suffolk, Nantucket, Newburyport, Warren, and Worcester County Savings Banks, state the rate, but not the amount of the ordinary dividends.

The Sandwich, incorporated in 1848, and the Blackstone, incorporated in 1849, have made no Returns and are not known to be in operation.

The following have not been in operation five years, viz.—Framingham, Lancaster, and Quincy, commenced in 1845; Fitchburg, and Cape Ann, commenced in 1846; Essex, Wareham, Cohasset, Southbridge, Bristol County, and Berkshire County, commenced in 1847; East Boston, City, in Lowell, and North Adams, commenced in 1848.

The average dividend for the last year, calculated on the returns of forty banks, is a fraction over four and one half per cent.

The average dividends for the last five years is calculated on the returns of twenty-nine Banks.

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ABSTRACT

OF THE

RETURNS FROM BANKS,

AND FROM

INSTITUTIONS FOR SAVINGS,

IN MASSACHUSETTS.

SEPTEMBER, 1850.

ABSTRACT

EXHIBITING THE CONDITION

OF THE

BANKS IN MASSACHUSETTS,

ON THE

FIRST SATURDAY OF SEPTEMBER,

1850.

PREPARED FROM OFFICIAL RETURNS,

BY WILLIAM B. CALHOUN,

SECRETARY OF THE COMMONWEALTH.

BOSTON:

DUTTON AND WENTWORTH, STATE PRINTERS,

No. 37, Congress Street.

1850.

702

☞The official circular, requiring Returns from the Banks, was issued by the Governor on the sixteenth day of October, and had reference to their condition on the first Saturday of the preceding month.

Within the time prescribed by law, returns were received from all the banks excepting the Freeman's, in Boston, which was subsequently made, and is embraced in this Abstract; and the Pawtucket, which is understood to be in the hands of receivers.

	BOSTON.				
	Atlantic.	Atlas.	Boston.	Boylston.	City.
DUE FROM THE BANKS.					
Capital Stock paid in,	$500,000 00	$500,000 00	$900,000 00	$200,000 00	$1,000,000 00
Bills in circulation of five dollars and upwards,	232,280 00	119,675 00	176,032 00	131,280 00	158,423 00
Bills in circulation less than five dollars,	59,898 00	25,646 00	51,134 00	44,628 00	24,430 00
Net Profits on hand,	97,582 13	49,320 71	115,453 87	26,140 77	125,437 09
Balances due to other Banks,	72,833 61	205,937 67	53,056 18	. .	99,285 85
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	236,238 79	157,438 62	471,089 97	131,486 19	288,150 54
Cash deposited bearing interest,	. .	. .	. .	. .	110,275 63
Total amount due from the Banks,	1,198,832 53	1,058,018 00	1,766,766 02	533,534 96	1,806,002 11
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	66,717 11	34,184 77	96,055 40	15,745 78	62,522 38
Real Estate,	20,000 00	. .	50,000 00	. .	30,000 00

Bills of other Banks incorporated in this State, ...	75,939 00	56,625 00	94,756 00	42,468 00	35,623 00
Bills of other Banks incorporated elsewhere,	. .	. .	. .	. .	. .
Balances due from other Banks, . .	111,382 35	41,396 58	50,609 66	75,555 95	63,534 82
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, . .	924,794 07	925,811 65	1,475,344 96	399,765 23	1,614,321 91
Total amount of the Resources of the Banks, ...	1,198,832 53	1,058,018 00	1,766,766 02	533,534 96	1,806,002 11
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	April, 1850. 4 per cent. 20,000 00	April, 1850. 3½ per cent. 17,500 00	April, 1850. 4 per cent. 36,000 00	April, 1850. 4½ per cent. 9,000 00	April, 1850. 3½ per cent. 35,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, ...	73,226 03	28,123 84	61,792 35	15,282 40	71,860 83
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	4,900 00	400 00	12,650 00	7,370 00	. .
Amount of Debts due and unpaid, and considered doubtful, ...	. .	544 70	1,491 29	. .	. .

	BOSTON.				
	Cochituate.	Columbian.	Bank of Commerce.	Eagle.	Exchange.
DUE FROM THE BANKS.					
Capital Stock paid in,	$150,000 00	$500,000 00	$708,450 00	$500,000 00	$500,000 00
Bills in circulation of five dollars and upwards,	158,892 00	80,090 00	241,710 00	136,645 00	250,060 00
Bills in circulation less than five dollars,		18,000 00	41,918 00	15,919 00	45,764 00
Net Profits on hand,	7,021 34	43,856 58	12,351 73	54,275 23	65,657 44
Balances due to other Banks,	. .	10,000 00	278,901 18	85,918 80	237,038 75
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	35,045 71	120,700 91	437,471 32	319,895 58	250,285 47
Cash deposited bearing interest,	. .	. .	4,870 67	68,718 65	. .
Total amount due from the Banks,	350,959 05	772,647 49	1,725,672 90	1,181,372 26	1,348,805 66
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	5,343 58	59,024 73	68,205 96	100,177 66	66,330 30
Real Estate,	. .	. .	10,710 67	. .	. .

Bills of other Banks incorporated in this State, ...	3,212 00	35,060 00	234,464 00	82,807 00	221,990 74
Bills of other Banks incorporated elsewhere,	. .	. .	. .	. .	. .
Balances due from other Banks, . .	59,536 85	23,005 92	83,989 27	36,175 47	67,639 01
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, . .	282,866 62	655,556 84	1,328,303 00	962,212 13	992,845 61
Total amount of the Resources of the Banks, ...	350,959 05	772,647 49	1,725,672 90	1,181,372 26	1,348,805 66
Date, Rate, and amount of dividends since the last Annual Returns, . . .	April, 1850. 3 per cent. 4,500 00	April, 1850. 3½ per cent. 17,500 00	. .	April, 1850. 3½ per cent. 17,500 00	April, 1850. 4 per cent. 20,000 00
Amount of Reserved Profits at the time of declaring the last Dividends, . . .	3,213 33	20,551 04	. .	33,503 73	27,808 29
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	2,600 00	. .	. .	. .	. .
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	. .	. .	. .

	BOSTON.				
DUE FROM THE BANKS.	Freeman's.	Globe.	Granite.	Grocers.	Hamilton.
Capital Stock paid in,	$250,000 00	$1,000,000 00	$500,000 00	$250,000 00	$500,000 00
Bills in circulation of five dollars and upwards,	136,930 00	139,594 00	187,020 00	138,565 00	196,105 00
Bills in circulation less than five dollars,	34,333 00	27,002 00	26,902 00	49,315 00	31,224 00
Net Profits on hand,	45,613 24	158,617 67	56,057 94	17,420 98	89,136 34
Balances due to other Banks,	515 36	271,342 29	147,575 60	79,148 10	31,809 79
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	138,200 28	315,110 88	216,746 22	149,384 14	209,982 97
Cash deposited bearing interest,	. .	30,000 00	. .	. .	18,446 76
Total amount due from the Banks,	605,591 88	1,941,666 84	1,134,301 76	683,833 22	1,076,704 86
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	28,577 48	121,253 36	74,079 20	25,512 74	60,856 10
Real Estate,	12,767 48	54,727 53	. .	. .	. .

Bills of other Banks incorporated in this State, ...	3,329 00	131,948 00	119,340 00	148,918 91	74,704 00
Bills of other Banks incorporated elsewhere,	523 00	. .	. .	. .	. .
Balances due from other Banks, . .	60,782 21	46,573 37	60,705 17	30,719 84	40,325 51
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, . .	499,612 71	1,587,164 58	880,177 39	478,681 73	900,819 25
Total amount of the Resources of the Banks, ...	605,591 88	1,941,666 84	1,134,301 76	683,833 22	1,076,704 86
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	April, 1850. 4½ per cent. 11,250 00	April, 1850. 4 per cent. 40,000 00	April, 1850. 3½ per cent. 17,500 00	April, 1850. 4 per cent. 10,000 00	April, 1850. 3½ per cent. 17,500 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	27,000 00	116,742 11	29,500 00	6,393 25	57,008 00
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	800 00	24,800 00	1,480 00	. .	75 00
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	3,111 52	. .	. .

	BOSTON.				
	Market.	Massachusetts.	Mechanics.	Merchants.	New England.
DUE FROM THE BANKS.					
Capital Stock paid in,	$560,000 00	$800,000 00	$150,000 00	$3,000,000 00	$1,000,000 00
Bills in circulation of five dollars and upwards,	182,590 00	108,839 00	103,225 00	699,150 00	132,501 00
Bills in circulation less than five dollars,	24,487 00	20,828 00	33,009 00	462 00	30,000 00
Net Profits on hand,	122,853 18	65,456 02	15,019 33	455,974 41	126,159 73
Balances due to other Banks,	100,526 57	44,677 15	. .	1,039,150 04	368,696 76
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	234,699 14	198,845 95	53,774 47	855,343 42	256,005 01
Cash deposited bearing interest,	. .	. .	. .	. .	14,050 95
Total amount due from the Banks,	1,225,155 89	1,238,646 12	355,027 80	6,050,079 87	1,927,413 45
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	48,776 15	43,926 44	16,029 49	304,922 33	73,075 33
Real Estate,	. .	75,812 24	16,350 00	145,000 00	30,000 00

Bills of other Banks incorporated in this State, ...	91,775 00	45,991 00	863 00	547,544 00	74,689 00
Bills of other Banks incorporated elsewhere,	. .	. .	78 00	. .	. .
Balances due from other Banks, . .	18,221 59	18,542 38	34,402 81	107,552 55	158,018 94
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, . .	1,066,383 15	1,054,374 06	287,304 50	4,945,060 99	1,591,630 18
Total amount of the Resources of the Banks, ...	1,225,155 89	1,238,646 12	355,027 80	6,050,079 87	1,927,413 45
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	April, 1850. 5 per cent. 28,000 00	April, 1850. 3 per cent. 24,000 00	April, 1850. 4 per cent. * on 120,000 00 4,800 00	April, 1850. 4 per cent. 120,000 00	April, 1850. 4 per cent. 40,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	83,967 81	28,053 43	5,900 00	323,123 17	70,358 74
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	5,150 00	. .	8,290 00	29,750 00	6,500 00
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	. .	. .	2,088 80

* Capital before increase.

	BOSTON.				
DUE FROM THE BANKS.	North.	Shawmut.	Shoe & Leather Deal.	State.	Suffolk.
Capital Stock paid in, ...	$750,000 00	$500,000 00	$750,000 00	$1,800,000 00	$1,000,000 00
Bills in circulation of five dollars and upwards, ...	185,584 00	138,475 00	227,535 00	258,259 00	276,995 00
Bills in circulation less than five dollars, .	30,319 00	25,552 00	40,986 00	30,065 00	13,372 00
Net Profits on hand, ...	67,943 17	75,771 55	114,581 36	236,699 29	360,237 46
Balances due to other Banks, ...	34,071 60	204,348 08	380,326 47	140,000 00	2,008,282 31
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	300,042 57	226,773 20	185,092 92	498,382 62	109,272 74
Cash deposited bearing interest, . .	. .	. .	. .	25,000 00	. .
Total amount due from the Banks, . .	1,367,960 34	1,170,919 83	1,698,521 75	2,988,405 91	3,768,159 51
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses, ...	45,497 64	52,974 30	63,732 72	103,376 60	427,079 39
Real Estate, ...	. .	. .	. .	. .	100,000 00

Bills of other Banks incorporated in this State, ...	107,668 00	112,070 00	89,155 43	70,408 00	500,128 00
Bills of other Banks incorporated elsewhere,	. .	. .	. .	. .	285,300 00
Balances due from other Banks, . .	17,602 65	8,995 85	48,662 67	106,000 00	645,248 19
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, . .	1,197,192 05	996,879 68	1,496,970 93	2,708,621 31	1,810,403 93
Total amount of the Resources of the Banks, ...	1,367,960 34	1,170,919 83	1,698,521 75	2,988,405 91	3,768,159 51
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	April, 1850. 3½ per cent. 26,250 00	April, 1850. 4 per cent. 20,000 00	April, 1850. 4½ per cent. 33,750 00	April, 1850. 3½ per cent. 63,000 00	April, 1850. 5 per cent. 50,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	36,578 44	39,210 76	58,991 92	165,136 16	292,583 46
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	8,950 00	3,500 00	8,300 00	23,975 00	18,000 00
Amount of Debts due and unpaid, and considered doubtful, ...	2,000 00	. .	1,412 76	. .	16,523 49

	BOSTON.			
DUE FROM THE BANKS.	Traders.	Tremont.	Union.	Washington.
Capital Stock paid in,	$400,000 00	$692,550 00	$1,000,000 00	$500,000 00
Bills in circulation of five dollars and upwards,	128,110 00	215,470 00	177,035 00	116,095 00
Bills in circulation less than five dollars,	33,199 00	33,762 00	19,682 00	26,247 00
Net Profits on hand,	56,268 40	88,132 37	156,165 95	32,548 86
Balances due to other Banks,	109,579 87	258,045 93	53,710 88	9,000 00
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	189,784 16	280,047 81	292,392 24	193,115 46
Cash deposited bearing interest,	17,387 88	. .	. .	. .
Total amount due from the Banks,	934,329 31	1,568,008 11	1,698,986 07	877,006 32
RESOURCES OF THE BANKS.				
Gold, Silver, and other coined metals in their banking houses,	32,811 40	63,257 88	73,037 27	24,476 58
Real estate,	1,195 69	40,000 00	. .	. .

Bills of other Banks incorporated in this State, ...	42,471 00	205,211 09	60,490 00	49,078 00
Bills of other Banks incorporated elsewhere,	. .	. .	. .	. .
Balances due from other Banks, . .	90,385 30	36,047 58	24,149 21	22,856 30
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	767,465 92	1,223,491 56	1,541,309 59	780,595 44
Total amount of the Resources of the Banks, ...	934,329 31	1,568,008 11	1,698,986 07	877,006 32
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	April, 1850. 4 per cent. 16,000 00	April, 1850. 4 per cent. * on 500,000 00 20,000 00	April, 1850. 4 per cent. * on 800,000 00 32,000 00	April, 1850. 3 per cent. 15,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . .	30,346 58	53,962 57	62,772 93	18,147 32
Amount of Debts due to each Bank, secured by pledge of its Stock, . . .	7,000 00	600 00	3,300 00	8,902 00
Amount of Debts due and unpaid, and considered doubtful, ...	1,016 13	. .	. .	. .

* Capital before increase.

	CHELSEA.	ANDOVER.	BEVERLY.	DANVERS.	
	Tradesman's.	Andover.	Beverly.	Danvers.	Village.
DUE FROM THE BANKS.					
Capital Stock paid in,	$61,700 00	$250,000 00	$125,000 00	$150,000 00	$120,000 00
Bills in circulation of five dollars and upwards,	27,960 00	76,780 00	74,358 00	49,570 00	70,335 00
Bills in circulation less than five dollars,	11,696 00	10,763 00		21,408 00	25,674 00
Net Profits on hand,	396 13	26,421 69	11,070 18	8,382 25	10,783 21
Balances due to other Banks,	. .	. .	803 76	5,231 27	11,582 18
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	24,846 83	17,603 20	46,568 50	26,545 25	123 87
Cash deposited bearing interest,	. .	. .	. .	6,176 68	7,975 19
Total amount due from the Banks,	126,598 96	381,567 89	257,800 44	267,313 45	246,473 45
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	7,335 93	6,780 89	6,086 21	2,494 33	2,074 67
Real Estate,	. .	5,000 00	1,072 61	4,700 00	. .

Bills of other Banks, incorporated in this State,	13,413 96	11 00	3,532 20	2,046 22	8,848 08
Bills of other Banks incorporated elsewhere,		50 00		. .	16 00
Balances due from other Banks,	74,861 68	12,169 25	20,602 97	8,490 94	21,308 38
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	30,987 39	357,556 75	226,506 45	249,581 96	214,226 32
Total amount of the Resources of the Banks,	126,598 96	381,567 89	257,800 44	267,313 45	246,473 45
Date, Rate, and amount of Dividends since the last Annual Returns,	. .	April, 1850. 4 per cent. 10,000 00	April, 1850. 3 per cent. 3,750 00	April, 1850. 3 per cent. 4,500 00	April, 1850. 4 per cent. 4,800 00
Amount of Reserved Profits at the time of declaring the last Dividend,	. .	16,089 15	7,290 97	3,235 77	5,249 01
Amount of Debts due to each Bank, secured by pledge of its Stock,	. .	225 00	7,062 50	1,000 00	900 00
Amount of Debts due and unpaid, and considered doubtful,	. .	. .	8,221 00	. .	. .

	DANVERS.	GEORGETOWN.	GLOUCESTER.	HAVERHILL.	
	Warren.	Manufacturers.	Gloucester.	Haverhill.	Merrimack.
DUE FROM THE BANKS.					
Capital Stock paid in,	$120,000 00	$100,000 00	$200,000 00	$150,000 00	$180,000 00
Bills in circulation of five dollars and upwards,	66,813 00	20,315 00	138,461 00	46,615 00	35,680 00
Bills in circulation less than five dollars,	19,044 50	7,666 00	17,978 00	15,898 00	17,529 00
Net Profits on hand,	10,301 70	5,019 12	26,385 01	19,834 12	17,538 29
Balances due to other Banks,	1,873 78	845 51	. .	9,846 73	1,126 61
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	36,200 88	4,820 70	44,227 23	14,911 35	10,312 72
Cash deposited bearing interest,	. .	35,070 47	. .	. .	10,000 00
Total amount due from the Banks,	254,233 86	173,736 80	427,051 24	257,105 20	272,186 62
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	3,917 96	1,335 51	10,305 05	4,741 23	3,277 10
Real Estate,	. .	1,300 00	7,312 45	5,000 00	2,000 00

Bills of other Banks incorporated in this State, ...	4,568 63	121 00	3,640 00	263 00	1,734 00
Bills of other Banks incorporated elsewhere,	. .	. .	620 00	18 00	437 00
Balances due from other Banks, . .	28,064 98	15,655 91	22,433 82	6,344 20	15,415 43
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, . .	217,682 29	155,324 38	382,739 92	240,738 77	249,323 09
Total amount of the Resources of the Banks, ...	254,233 86	173,736 80	427,051 24	257,105 20	272,186 62
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	April, 1850. 3½ per cent. 4,200 00	April, 1850. 3 per cent. 3,000 00	April, 1850. 4½ per cent. 9,000 00	April, 1850. 4½ per cent. 6,750 00	April, 1850. 4 per cent. 7,200 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	5,938 32	2,383 89	20,422 39	13,000 00	10,470 08
Amount of Debts due to each Bank, secured by pledge of its stock, ...	2,150 00	3,212 04	13,764 00	300 00	200 00
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	357 58	1,457 00	. .

	HAVERHILL.	LAWRENCE.	LYNN.		MARBLEHEAD.
	Union.	Bay State.	Laighton.	Lynn Mechanics.	Grand.
DUE FROM THE BANKS.					
Capital Stock paid in,	$100,000 00	$300,000 00	$100,000 00	$150,000 00	$100,000 00
Bills in circulation of five dollars and upwards,	45,940 00	148,765 00	49,243 00	85,570 00	66,960 00
Bills in circulation less than five dollars,	24,570 00	36,897 00	23,030 00	21,392 00	22,043 00
Net Profits on hand,	7,490 54	17,365 59	6,364 88	17,440 61	3,339 82
Balances due to other Banks,	. .	1,619 31	12,056 24	6,964 80	310 93
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	13,730 30	19,918 43	23,410 42	36,119 75	14,128 09
Cash deposited bearing interest,	. .	. .	. .	8,400 00	. .
Total amount due from the Banks,	191,730 84	524,565 33	214,104 54	325,887 16	206,781 84
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	2,407 84	7,515 80	5,818 77	8,798 23	5,350 76
Real Estate,	3,300 00	20,000 00	. .	10,000 00	8,700 00

Bills of other Banks incorporated in this State, ...	1,719 00	1,253 00	7,580 00	1,258 00	178 00
Bills of other Banks incorporated elsewhere,	14 00	203 00	. .	. .	. .
Balances due from other Banks, . .	15,854 39	14,406 45	6,873 10	11,948 86	34,210 45
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, . .	168,435 61	481,187 08	193,832 67	293,882 07	158,342 63
Total amount of the Resources of the Banks, ...	191,730 84	524,565 33	214,104 54	325,887 16	206,781 84
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	April, 1850. "An interest dividend, 1,613 00"	April, 1850. 4 per cent. * on 200,000 00 8,000 00 "An interest dividend, 3 per cent. 2,582 69"	April, 1850. 3 per cent. 3,000 00	April, 1850. 4 per cent. 6,000 00	. .
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	2,116 29	4,280 46	2,784 02	11,005 78	. .
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	. .	. .	. .	. .	12,048 34
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	. .	501 52	. .

* Amount of capital before increase.

	MARBLEHEAD.	NEWBURYPORT.			SALEM.
	Marblehead.	Mechanics.	Merchants.	Ocean.	Asiatic.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$120,000 00	$200,000 00	$210,000 00	$100,000 00	$200,000 00
Bills in circulation of five dollars and upwards, ...	55,355 00	40,000 00	50,735 00	86,715 00	91,110 00
Bills in circulation less than five dollars, .	12,457 00	23,916 50	17,050 00	18,260 00	17,773 00
Net Profits on hand, ...	3,655 72	8,399 21	18,847 28	27,876 14	33,888 04
Balances due to other Banks, ...	. .	2,002 65	4,649 01	121 25	9,257 04
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	14,089 23	23,689 41	64,202 72	53,105 52	110,158 83
Cash deposited bearing interest, . .	. .	. .	. .	. .	20,000 00
Total amount due from the Banks, . .	205,556 95	298,007 77	365,484 01	286,077 91	482,186 91
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses, ...	7,221 59	7,242 41	14,211 15	8,816 07	16,764 73
Real Estate, ...	5,500 00	8,000 00	6,000 00	2,500 00	. .

Bills of other Banks incorporated in this State, ...	1,106 00	600 00	2,514 00	3,241 20	20,200 00
Bills of other Banks incorporated elsewhere,	. .	57 00	91 00	1,722 00	842 00
Balances due from other Banks, . .	12,190 37	11,215 91	26,072 13	74,123 77	46,662 49
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, . .	179,538 99	270,892 45	316,595 73	195,674 87	397,717 69
Total amount of the Resources of the Banks, ...	205,556 95	298,007 77	365,484 01	286,077 91	482,186 91
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	April, 1850. 3 per cent. 3,600 00	April, 1850. 3 per cent. 6,000 00	April, 1850. $3\frac{4}{7}$ per cent. 7,500 00	April, 1850. 5 per cent. 5,000 00	April, 1850. $3\frac{1}{2}$ per cent. 7,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	. .	2,032 12	10,842 57	22,029 20	25,836 08
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	900 00	7,385 91	3,781 00	. .	. .
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	. .	. .	. .

	SALEM.				
	Commercial.	Exchange.	Mercantile.	Merchants.	Naumkeag.
DUE FROM THE BANKS.					
Capital Stock paid in,	$200,000 00	$200,000 00	$200,000 00	$200,000 00	$500,000 00
Bills in circulation of five dollars and upwards,	35,550 00	77,535 00	44,034 00	58,830 00	112,155 00
Bills in circulation less than five dollars,	27,745 00	21,371 00	12,849 00	9,716 00	39,424 00
Net Profits on hand,	25,411 10	18,740 76	5,421 83	9,895 97	34,366 80
Balances due to other Banks,	1,592 33	. .	840 40	10,030 29	448 55
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	45,989 40	45,779 97	53,046 79	59,926 79	124,978 41
Cash deposited bearing interest,	4,466 47	30,000 00	500 00	. .	. .
Total amount due from the Banks,	340,754 30	393,426 73	316,692 02	348,399 05	811,372 76
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	4,816 22	8,753 45	3,401 58	5,422 70	14,421 28
Real Estate,	7,474 90	4,000 00	7,500 00	. .	. .

Bills of other Banks incorporated in this State,	2,024 53	3,051 00	11,556 00	6,299 00	10,181 90
Bills of other Banks incorporated elsewhere,	6 00	. .	. .	. .	. .
Balances due from other Banks,	2,726 06	23,108 29	14,648 02	18,225 08	41,783 16
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	323,706 59	354,513 99	279,586 42	318,452 27	744,986 42
Total amount of the Resources of the Banks,	340,754 30	393,426 73	316,692 02	348,399 05	811,372 76
Date, Rate, and amount of Dividends since the last Annual Returns,	April, 1850. 4 per cent. 8,010 00	April, 1850. 3⅜ per cent. 6,750 00	April, 1850. 3 per cent. 6,000 00	April, 1850. 3½ per cent. 7,000 00	April, 1850. 3½ per cent. 17,500 00
Amount of Reserved Profits at the time of declaring the last Dividend,	17,641 61	11,056 57	1,033 38	2,498 26	17,602 43
Amount of Debts due to each Bank, secured by pledge of its Stock,	. .	. .	12,970 00	3,532 00	19,146 44
Amount of Debts due and unpaid, and considered doubtful,	628 00	. .	2,518 10	. .	. .

	SALEM.	SALISBURY.	BRIGHTON.	CAMBRIDGE.	
	Salem.	Powow River.	Brighton.	Cambridge.	Charles River.
DUE FROM THE BANKS.					
Capital Stock paid in,	$250,000 00	$100,000 00	$250,000 00	$100,000 00	$100,000 00
Bills in circulation of five dollars and upwards,	26,975 00	85,245 00	246,747 00	52,370 00	64,985 00
Bills in circulation less than five dollars,	13,550 00	13,363 00	16,350 00	8,754 00	18,274 00
Net Profits on hand,	10,512 10	12,797 64	31,349 61	16,925 44	17,167 96
Balances due to other Banks,	2,026 45	. .	. .	. .	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	43,550 41	13,665 50	32,696 87	29,653 97	60,630 11
Cash deposited bearing interest,	. .	. .	. .	. .	. .
Total amount due from the Banks,	346,613 96	225,071 14	577,143 48	207,703 41	261,057 07
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	3,752 99	4,368 24	11,394 58	2,684 55	10,285 59
Real Estate,	4,377 97	. .	2,474 45	6,000 00	. .

Bills of other Banks incorporated in this State, ...	2,995 00	1,078 00	10,527 00	524 00	1,823 00
Bills of other Banks incorporated elsewhere,	. .	401 00	1,575 00	64 00	88 00
Balances due from other Banks, . .	20,184 81	20,760 92	35,449 81	18,505 20	47,818 18
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, . .	315,303 19	198,462 98	515,722 64	179,925 66	201,042 30
Total amount of the Resources of the Banks, ...	346,613 96	225,071 14	577,143 48	207,703 41	261,057 07
Date, Rate, and amount of dividends since the last Annual Returns, . . .	April, 1850. 3 per cent. 7,500 00	April, 1850. 4 per cent. 4,000 00	April, 1850. 4½ per cent. 11,250 00	April, 1850. 5 per cent. 5,000 00	April, 1850. 4 per cent. 4,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	4,071 04	7,344 60	19,039 64	13,214 68	12,921 99
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	6,960 00	1,900 00	25,375 00	7,742 85	6,180 00
Amount of Debts due and unpaid, and considered doubtful, ...	. .	1,500 00	151 67	440 62	. .

	CHARLESTOWN.	CONCORD.	FRAMINGHAM.	LOWELL.	
	Bunker Hill.	Concord.	Framingham.	Appleton.	Lowell.
DUE FROM THE BANKS.					
Capital Stock paid in,	$200,000 00	$100,000 00	$200,000 00	$150,000 00	$200,000 00
Bills in circulation of five dollars and upwards,	116,870 00	62,204 00	91,940 00	125,850 00	142,480 00
Bills in circulation less than five dollars,	29,223 00	9,195 00	27,644 00	29,676 00	23,952 00
Net Profits on hand,	25,246 31	10,889 29	17,759 43	15,711 45	38,122 36
Balances due to other Banks,	. .	. .	. .	. .	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	162,562 01	18,944 51	16,031 63	80,009 40	51,508 36
Cash deposited bearing interest,	. .	. .	. .	. .	. .
Total amount due from the Banks,	533,901 32	201,232 80	353,375 06	401,246 85	456,062 72
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	69,905 23	11,891 48	10,895 75	6,230 33	3,362 85
Real Estate,	20,000 00	2,400 00	4,250 00	18,000 00	. .

Bills of other Banks incorporated in this State, ...	8,389 00	1,068 00	1,089 00	14,286 00	11,845 00
Bills of other Banks incorporated elsewhere,	240 00	65 00	89 00	836 00	74 00
Balances due from other Banks, . .	50,528 96	17,377 79	14,830 07	62,060 94	42,909 74
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, . .	384,838 13	168,430 53	322,221 24	299,833 58	397,871 13
Total amount of the Resources of the Banks, ...	533,901 32	201,232 80	353,375 06	401,246 85	456,062 72
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	April, 1850. 4 per cent. 8,000 00	April, 1850. 3½ per cent. 3,500 00	April, 1850. 3 per cent. 6,000 00	April, 1850. 4 per cent. 6,000 00	April, 1850. 5 per cent. 10,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	14,593 86	6,254 61	7,935 85	4,978 70	26,757 34
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	7,380 00	6,500 00	2,857 00	200 00	3,350 00
Amount of Debts due and unpaid, and considered doubtful, ...	469 68	2,000 00	21,000 00	. .	. .

	LOWELL.		NEWTON.	WALTHAM.	BLACKSTONE.
DUE FROM THE BANKS.	Prescott.	Railroad.	Newton.	Waltham.	Worcester County.
Capital Stock paid in,	$72,350 00	$600,000 00	$150,000 00	$100,000 00	$100,000 00
Bills in circulation of five dollars and upwards,	63,455 00	285,285 00	103,850 00	75,025 00	29,240 00
Bills in circulation less than five dollars,	17,065 00	71,575 00	26,349 00	10,510 00	12,956 00
Net Profits on hand,	1,567 67	104,069 09	12,469 93	7,518 62	1,547 03
Balances due to other Banks,	. .	2,003 98	. .	. .	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	20,558 67	31,018 19	21,816 19	10,989 80	5,958 85
Cash deposited bearing interest,	. .	. .	. .	. .	. .
Total amount due from the Banks,	174,996 34	1,093,951 26	314,485 12	204,043 42	149,701 88
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	6,662 29	15,050 81	4,316 62	4,920 67	6,563 02
Real Estate,	. .	. .	5,838 26	5,500 00	. .

Bills of other Banks incorporated in this State, ...	6,911 00	3,166 00	6,023 00	1,005 00	128 00
Bills of other Banks incorporated elsewhere,	320 00	140 00	251 00	395 00	161 00
Balances due from other Banks, . .	19,134 71	29,992 16	15,354 84	6,111 49	33,188 67
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	141,968 34	1,045,602 29	282,701 40	186,111 26	109,661 19
Total amount of the Resources of the Banks, ...	174,996 34	1,093,951 26	314,485 12	204,043 42	149,701 88
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	. .	April, 1850. 4 per cent. 24,000 00	April, 1850. 4 per cent. 4,000 00	4 per cent. 4,000 00	. .
Amount of Reserved Profits at the time of declaring the last Dividend, . .	. .	70,200 00	4,648 18	2,791 13	. .
Amount of Debts due to each Bank, secured by pledge of its Stock, . . .	. .	5,105 00	11,100 00	2,200 00	500 00
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	721 77	1,700 00	. .

	FITCHBURG.		LANCASTER.	LEICESTER.	MILFORD.
	Fitchburg.	Rollstone.	Lancaster.	Leicester.	Milford.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$200,000 00	$100,000 00	$125,000 00	$100,000 00	$100,000 00
Bills in circulation of five dollars and upwards, ...	151,100 00	87,700 00	110,580 00	91,125 00	94,685 00
Bills in circulation less than five dollars, .	20,863 00	22,793 00	20,691 00	19,721 00	21,366 00
Net Profits on hand, ...	15,440 62	7,778 11	20,569 36	16,140 86	6,774 03
Balances due to other Banks, ...	. .	. .	. .	. .	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	22,352 08	13,534 69	9,987 82	11,540 03	10,582 04
Cash deposited bearing interest, . .	. .	. .	. .	. .	. .
Total amount due from the Banks, . .	409,755 70	231,805 80	286,828 18	238,526 89	233,407 07
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses, ...	12,380 98	4,454 48	3,285 61	3,638 22	3,521 57
Real estate, ...	1,700 00	3,800 83	1,000 00	1,000 00	. .

Bills of other Banks incorporated in this State,	1,023 00	1,778 00	187 00	1,782 00	12,559 78
Bills of other Banks incorporated elsewhere,	35 00	1,869 00	25 00	268 00	910 00
Balances due from other Banks,	69,897 65	17,681 58	27,993 34	37,148 66	16,466 53
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	324,719 07	202,221 91	254,337 23	194,690 01	199,949 19
Total amount of the Resources of the Banks,	409,755 70	231,805 80	286,828 18	238,526 89	233,407 07
Date, Rate, and amount of Dividends since the last Annual Returns,	April, 1850. 3½ per cent. 7,000 00	. .	April, 1850. 4 per cent. 5,000 00	April, 1850. 4 per cent. 4,000 00	April, 1850. 3 per cent. 3,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	6,670 66	. .	14,612 20	10,000 00	733 53
Amount of Debts due to each Bank, secured by pledge of its Stock,	1,000 00	900 00	2,325 00	. .	. .
Amount of Debts due and unpaid, and considered doubtful,	. .	. .	1,751 84	. .	. .

	MILLBURY.	OXFORD.	SOUTHBRIDGE.	UXBRIDGE.	WORCESTER.
	Millbury.	Oxford.	Southbridge.	Blackstone.	Central.
DUE FROM THE BANKS.					
Capital Stock paid in,	$50,000 00	$100,000 00	$100,000 00	$100,000 00	$150,000 00
Bills in circulation of five dollars and upwards,	31,430 00	69,705 00	85,245 00	44,135 00	79,500 00
Bills in circulation less than five dollars,	9,554 00	14,703 00	15,983 00	15,754 25	23,836 00
Net Profits on hand,	5,000 00	5,372 50	5,216 46	4,092 31	21,637 45
Balances due to other Banks,	. .	1,209 10	. .	. .	3,600 28
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	12,023 19	8,382 61	5,675 97	9,082 31	24,237 53
Cash deposited bearing interest,	. .	. .	2,301 25	. .	. .
Total amount due from the Banks,	108,007 19	199,372 21	214,421 68	173,063 87	302,811 26
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	3,292 09	3,523 41	3,536 04	4,540 23	6,879 08
Real Estate,	. .	2,054 60	15,411 88	223 74	. .

Bills of other Banks incorporated in this State, ...	1,147 00	478 00	309 00	340 00	68 00
Bills of other Banks incorporated elsewhere,	148 00	197 00	720 00	356 00	30 00
Balances due from other Banks, . .	10,421 73	24,675 21	5,860 93	26,052 74	38,602 13
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, . .	92,998 37	168,443 99	188,583 83	141,551 16	257,232 05
Total amount of the Resources of the Banks, ...	108,007 19	199,372 21	214,421 68	173,063 87	302,811 26
Date, Rate, and amount of dividends since the last Annual Returns, . . .	April, 1850. 3 per cent. 1,500 00	April, 1850. 3 per cent. 3,000 00	April, 1850. 3 per cent. 3,000 00	April, 1850. 3 per cent. 3,000 00	April, 1850. 3½ per cent. 5,250 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	. .	1,832 96	2,701 98	192 22	14,800 00
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	9,618 79	1,122 00	2,200 00	2,050 00	4,900 00
Amount of Debts due and unpaid, and considered doubtful, ...	. .	15,194 14	911 79	2,607 05	181 00

	WORCESTER.				NORTHAMPTON.
	Citizens.	Mechanics.	Quinsigamond.	Worcester.	Holyoke.
DUE FROM THE BANKS.					
Capital Stock paid in,	$150,000 00	$150,000 00	$100,000 00	$200,000 00	$200,000 00
Bills in circulation of five dollars and upwards,	73,304 00	116,450 00	62,300 00	97,732 00	179,800 00
Bills in circulation less than five dollars,	19,157 00	29,667 00	12,703 00	30,831 00	18,752 00
Net Profits on hand,	35,500 21	13,519 66	11,972 02	31,717 74	12,740 80
Balances due to other Banks,	3,614 55	. .	562 07	1,566 52	7,139 79
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	30,375 83	47,083 38	49,257 69	77,831 54	27,060 17
Cash deposited bearing interest,	. .	. .	. .	. .	. .
Total amount due from the Banks,	311,951 59	356,720 04	236,794 78	439,678 80	445,492 76
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	10,020 47	6,958 14	7,791 66	11,926 09	7,431 37
Real Estate,	. .	. .	. .	. .	. .

Bills of other Banks incorporated in this State, ...	746 00	8,532 00	1,233 00	3,340 00	3,742 00
Bills of other Banks incorporated elsewhere,	455 00	1,441 00	570 00	1,007 00	600 00
Balances due from other Banks, . .	23,124 29	40,203 09	39,600 04	24,572 18	59,017 26
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, . .	277,605 83	299,585 81	187,600 08	398,833 53	374,702 13
Total amount of the Resources of the Banks, ...	311,951 59	356,720 04	236,794 78	439,678 80	445,492 76
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	April, 1850. 4 per cent. 6,000 00	April, 1850. 4½ per cent. * on 100,000 00 4,500 00	April, 1850. 3½ per cent. 3,500 00	April, 1850. 4 per cent. 8,000 00	April, 1850. 4½ per cent. * on 150,000 00 6,750 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	28,053 52	5,362 92	6,776 52	21,597 82	3,572 16
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	. .	. .	750 00	350 00	. .
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	. .	. .	. .

* Amount of capital before increase.

	NORTHAMPTON.	WARE.	GREENFIELD.		CHICOPEE.
	Northampton.	Hampshire Manufac.	Franklin County.	Greenfield.	Cabot.
DUE FROM THE BANKS.					
Capital Stock paid in,	$200,000 00	$200,000 00	$125,000 00	$200,000 00	$150,000 00
Bills in circulation of five dollars and upwards,	130,800 00	156,400 00	125,100 00	114,365 00	91,155 00
Bills in circulation less than five dollars,	26,627 00	40,166 00	31,001 00	28,306 00	36,117 00
Net Profits on hand,	40,058 29	14,264 05	6,122 28	12,413 20	14,964 66
Balances due to other Banks,	10,099 20	. .	945 63	787 23	130 00
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	22,347 29	10,231 83	13,438 01	13,853 36	13,878 59
Cash deposited bearing interest,	. .	. .	50 00	700 00	. .
Total amount due from the Banks,	429,931 78	421,061 88	301,656 92	370,424 79	306,245 25
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	8,847 59	7,709 80	5,958 85	7,965 75	5,854 20
Real estate,	. .	3,785 30	5,853 31	2,747 00	. .

Bills of other Banks incorporated in this State, ...	2,458 00	472 00	116 00	. .	3,218 00
Bills of other Banks incorporated elsewhere,	1,093 00	. .	769 00	251 00	211 00
Balances due from other Banks, . .	52,334 51	21,158 45	47,181 22	28,861 52	26,554 12
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, . .	365,198 68	387,936 33	241,778 54	330,599 52	270,407 93
Total amount of the Resources of the Banks, ...	429,931 78	421,061 88	301,656 92	370,424 79	306,245 25
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	April, 1850. 4½ per cent. 9,000 00	April, 1850. 4 per cent. 8,000 00	April, 1850. 4 per cent. * on 100,000 00 4,000 00	April, 1850. 12 per cent. * on 150,000 00 18,000 00	April, 1850. 3½ per cent. 5,250 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	30,856 17	5,960 79	834 80	4,233 71	8,163 26
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	600 00	740 00	2,000 00	. .	600 00
Amount of Debts due and unpaid, and considered doubtful, ...	500 00	1,166 52	. .	50 00	6,366 25

* Amount of capital before increase.

	SPRINGFIELD.				WESTFIELD.
	Agawam.	Chicopee.	Springfield.	Western.	Hampden.
DUE FROM THE BANKS.					
Capital Stock paid in,	$200,000 00	$300,000 00	$300,000 00	$200,000 00	$100,000 00
Bills in circulation of five dollars and upwards,	85,305 00	133,858 00	104,725 00	193,428 00	102,256 00
Bills in circulation less than five dollars,	43,109 00	59,046 00	45,664 00	43,180 00	15,709 00
Net Profits on hand,	13,231 78	25,656 98	41,240 34	6,307 55	15,267 11
Balances due to other Banks,	3,075 56	213 69	3 00	47,208 10	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	38,858 98	83,245 92	68,931 96	15,723 27	19,978 15
Cash deposited bearing interest,	. .	. .	. .	. .	. .
Total amount due from the Banks,	383,580 32	602,020 59	560,564 30	505,846 92	253,210 26
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	7,567 96	8,287 66	9,263 24	5,457 22	6,589 04
Real Estate,	7,000 00	7,000 00	7,200 00	10,469 02	3,500 00

Bills of other Banks, incorporated in this State, ...	5,391 00	19,423 00	5,646 00	15,136 00	2,780 00
Bills of other Banks incorporated elsewhere,	1,100 00	8,364 00	2,760 00	203 00	1,244 00
Balances due from other Banks, . .	39,465 01	45,851 56	88,568 62	82,553 52	42,001 78
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, . .	323,056 35	513,094 37	447,126 44	392,028 16	197,095 44
Total amount of the Resources of the Banks, ...	383,580 32	602,020 59	560,564 30	505,846 92	253,210 26
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	April, 1850. 4 per cent. 8,000 00	April, 1850. 4 per cent. 12,000 00	April, 1850. 3½ per cent. 8,750 00	April, 1850. 4 per cent. * on 100,000 00 4,000 00 July, 1850. 3½ per cent. * on 100,000 00 3,500 00	April, 1850. 4 per cent. 4,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	3,031 64	11,108 88	27,632 56	2,424 36	11,596 49
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	300 00	4,140 00	8,000 00	100 00	. .
Amount of Debts due and unpaid, and considered doubtful, ...	. .	6,000 00	31,900 00	691 32	. .

* Amount of capital before increase.

	ADAMS.	G. BARRINGTON.	LEE.	PITTSFIELD.	STOCKBRIDGE.
	Adams.	Mahaiwe.	Lee.	Agricultural.	Housatonic.
DUE FROM THE BANKS.					
Capital Stock paid in,	$150,000 00	$100,000 00	$100,000 00	$150,000 00	$100,000 00
Bills in circulation of five dollars and upwards,	83,330 00	99,130 00	82,240 00	119,765 00	77,838 00
Bills in circulation less than five dollars,	10,720 00	19,518 00	25,789 00	15,271 00	19,459 00
Net Profits on hand,	8,288 11	8,778 54	16,029 54	41,490 52	28,450 27
Balances due to other Banks,	23 26	463 98	5,310 65	642 10	60 63
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	10,836 12	12,749 39	4,653 20	44,576 82	13,918 26
Cash deposited bearing interest,	1,520 00	. .	. .	. .	. .
Total amount due from the Banks,	264,717 49	240,639 91	234,022 39	371,745 44	239,726 16
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	6,003 30	3,801 51	6,154 43	9,566 09	5,613 81
Real Estate,	2,500 00	2,733 92	2,330 00	1,459 41	2,250 00

Bills of other Banks incorporated in this State, ...	235 00	1,604 00	1,038 00	2,065 00	. .
Bills of other Banks incorporated elsewhere,	171 00	1,617 00	340 00	730 00	573 00
Balances due from other Banks, . .	23,346 88	32,275 44	30,604 78	58,051 83	43,032 46
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, . .	232,461 31	198,608 04	193,555 18	299,873 11	188,256 89
Total amount of the Resources of the Banks, ...	264,717 49	240,639 91	234,022 39	371,745 44	239,726 16
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	April, 1850. 20 per cent. *on 100,000 00 20,000 00	April, 1850. 3½ per cent. 3,500 00	April, 1850. 4 per cent. 4,000 00	April, 1850. 5 per cent. 7,500 00	April, 1850. 5 per cent. 5,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	1,910 50	5,522 44	11,617 54	33,355 45	29,091 05
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	. .	200 00	400 00	9,000 00	250 00
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	. .	. .	502 00

* Amount of capital before increase.

	CANTON.	DEDHAM.	DORCHESTER.		QUINCY.
	Neponset.	Dedham.	Dorchester & Milton.	Mattapan.	Quincy Stone.
DUE FROM THE BANKS.					
Capital Stock paid in,	$100,000 00	$200,000 00	$100,000 00	$100,000 00	$100,000 00
Bills in circulation of five dollars and upwards,	30,705 00	98,583 00	31,735 00	83,275 00	70,000 00
Bills in circulation less than five dollars,	16,549 00	23,571 00	9,693 00	23,715 00	16,338 00
Net Profits on hand,	4,105 69	37,654 26	4,283 27	7,154 62	13,225 97
Balances due to other Banks,	2,040 01	. .	. .	. .	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	15,406 18	54,797 85	23,489 33	12,805 55	47,100 89
Cash deposited bearing interest,	. .	. .	. .	. .	. .
Total amount due from the Banks,	168,805 88	414,606 11	169,200 60	226,950 17	246,664 86
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	3,821 18	13,500 85	4,080 00	3,763 26	8,587 59
Real Estate,	. .	. .	. .	. .	4,850 00

Bills of other Banks incorporated in this State, ...	16 00	377 00	1,691 00	9,287 00	2,128 00
Bills of other Banks incorporated elsewhere,	. .	62 00	. .	. .	236 00
Balances due from other Banks, . .	5,606 48	10,003 80	166 92	15,814 94	31,665 60
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, . .	159,362 22	390,662 46	130,849 33	198,084 97	199,197 67
Total amount of the Resources of the Banks, ...	168,805 88	414,606 11	136,787 25	226,950 17	246,664 86
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	April, 1850. 3 per cent. 3,000 00	November, 1849. 4 per cent. 8,000 00 April, 1850. 4 per cent. 8,000 00	April, 1850. 3 per cent. 3,000 00	April, 1850. 4 per cent. 4,000 00	April, 1850. 4 per cent. 4,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	2,162 60	29,692 59	930 02	1,980 26	9,068 28
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	2,500 00	1,870 00	2,000 00	. .	1,500 00
Amount of Debts due and unpaid, and considered doubtful, ...	3,300 89	. .	. .	. .	. .

	RANDOLPH.	ROXBURY.	WEYMOUTH.	WRENTHAM.	ATTLEBOROUGH.
	Randolph.	People's.	Union Bank of Weymouth and Braintree.	Wrentham.	Attleborough.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$150,000 00	$150,000 00	$100,000 00	$150,000 00	$100,000 00
Bills in circulation of five dollars and upwards, ...	83,770 00	61,690 00	87,420 00	56,707 00	26,960 00
Bills in circulation less than five dollars, .	30,127 00	15,855 00	15,105 00	21,065 00	23,480 00
Net Profits on hand, ...	31,481 07	10,197 50	13,061 55	7,848 34	12,867 41
Balances due to other Banks, ...	. .	. .	. .	. .	453 62
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	34,018 99	79,727 10	20,632 24	5,533 38	15,052 87
Cash deposited bearing interest, . .	. .	. .	. .	. .	. .
Total amount due from the Banks, . .	329,397 06	317,469 60	236,218 79	241,153 72	178,813 90
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses, ...	5,660 85	11,003 19	3,890 06	5,143 90	3,348 31
Real Estate, ...	. .	. .	6,000 00	797 80	3,900 00

Bills of other Banks incorporated in this State, ...	259 00	1,583 00	1,430 00	377 00	989 00
Bills of other Banks incorporated elsewhere,	. .	988 00	307 00	146 00	764 00
Balances due from other Banks, . .	23,477 32	8,594 94	24,810 95	10,964 32	5,579 18
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, . .	299,999 89	295,300 47	199,780 78	223,724 70	164,233 41
Total amount of the Resources of the Banks, ...	329,397 06	317,469 60	236,218 79	241,153 72	178,813 90
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	April, 1850. 4 per cent. 6,000 00	April, 1850. 3½ per cent. 5,250 00	April, 1850. 3½ per cent. 3,500 00	Nov. 1849. 3 per cent. 4,500 00 May, 1850. 3 per cent. 4,500 00	April, 1850. 3 per cent. 3,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	20,466 68	4,789 44	7,692 41	3,719 28	9,695 54
Amount of Debts due to each Bank, secured by pledge of its stock, ...	. .	. .	. .	8,346 46	. .
Amount of Debts due and unpaid, and considered doubtful, ...	. .	537 50	996 65	5,462 50	2,850 00

	FAIRHAVEN.	FALL RIVER.		NEW BEDFORD.	
DUE FROM THE BANKS.	Fairhaven.	Fall River.	Massasoit.	Bedford Commercial.	Marine.
Capital Stock paid in,	$200,000 00	$300,000 00	$100,000 00	$400,000 00	$300,000 00
Bills in circulation of five dollars and upwards,	88,265 00	29,102 00	49,655 00	130,773 00	139,900 00
Bills in circulation less than five dollars,	7,628 75	92,750 00	11,616 00	21,321 00	23,806 00
Net Profits on hand,	11,158 69	18,828 17	10,964 79	35,854 44	25,989 08
Balances due to other Banks,	519 43	8,215 48	1,425 36	9,321 31	3,701 37
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	94,379 59	82,042 30	23,564 44	149,843 67	107,639 48
Cash deposited bearing interest,	. .	. .	. .	. .	10,703 31
Total amount due from the Banks,	401,951 46	530,937 95	197,225 59	747,113 42	611,739 24
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	10,381 92	7,684 87	10,391 68	10,047 31	9,431 25
Real Estate,	3,500 00	7,718 07	. .	18,000 00	8,000 00

Bills of other Banks incorporated in this State,	875 00	9,725 09	8,245 00	9,600 00	125 00
Bills of other Banks incorporated elsewhere,	. .		1,869 00	587 25	10 00
Balances due from other Banks,	130,500 74	29,190 17	16,338 57	71,410 39	47,327 86
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	256,693 80	476,619 75	160,381 34	637,468 47	546,845 13
Total amount of the Resources of the Banks,	401,951 46	530,937 95	197,225 59	747,113 42	611,739 24
Date, Rate, and amount of Dividends since the last Annual Returns,	April, 1850. 3 per cent. 6,000 00	April, 1850. 4 per cent. 12,000 00	Jan. 1850. 3 per cent. 3,000 00 July, 1850. 3 per cent. 3,000 00	April, 1850. 3½ per cent. 14,000 00	April, 1850. 3½ per cent. 10,500 00
Amount of Reserved Profits at the time of declaring the last Dividend,	4,595 90	6,261 25	8,740 82	18,169 63	16,361 97
Amount of Debts due to each Bank, secured by pledge of its Stock,	700 00	4,600 00	3,050 00	. .	200 00
Amount of Debts due and unpaid, and considered doubtful,	145 00	2,470 44	. .	898 00	700 00

	NEW BEDFORD.		TAUNTON.		
DUE FROM THE BANKS.	Mechanics.	Merchants.	Bristol County.	Machinists.	Taunton.
Capital Stock paid in, ...	$200,000 00	$400,000 00	$200,000 00	$100,000 00	$200,000 00
Bills in circulation of five dollars and upwards, ...	55,250 00	167,105 00	116,020 00	41,345 00	88,370 00
Bills in circulation less than five dollars, .	15,200 00	30,056 00	27,994 00	22,761 00	24,317 00
Net Profits on hand, ...	14,291 25	54,639 25	25,736 51	6,535 35	26,654 77
Balances due to other Banks, ...	3,856 07	17,780 28	2,444 65	210 15	3,613 96
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	54,316 11	220,066 29	40,176 52	26,857 28	77,374 51
Cash deposited bearing interest, . .	. .	10,470 77	. .	. .	. .
Total amount due from the Banks, . .	342,913 43	900,117 59	412,371 68	197,708 78	420,330 24
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses, ...	8,296 77	6,467 12	3,850 35	2,580 34	7,309 75
Real Estate, ...	9,000 00	16,000 00	8,000 00	. .	5,000 00

Bills of other Banks incorporated in this State, ...	161 00	473 00	1,155 00	848 00	2,515 00
Bills of other Banks incorporated elsewhere,	1,473 00	1,181 00	671 03	335 00	246 00
Balances due from other Banks, . .	29,501 95	76,100 45	23,316 80	20,008 03	22,150 30
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, . .	294,480 71	799,896 02	375,378 50	173,937 41	383,109 19
Total amount of the Resources of the Banks, ...	342,913 43	900,117 59	412,371 68	197,708 78	420,330 24
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	. .	April, 1850. 4 per cent. 16,000 00	April, 1850. 4 per cent. 8,000 00	April, 1850. 3 per cent. 3,000 00	April, 1850. 4 per cent. 8,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	. .	36,139 86	20,457 38	4,928 88	14,664 17
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	. .	1,600 00	1,132 00	10,000 00	1,000 00
Amount of Debts due and unpaid, and considered doubtful, ...	22,150 00	10,000 00	. .	200 00	. .

	HINGHAM.	PLYMOUTH.		WAREHAM.	FALMOUTH.
	Hingham.	Old Colony.	Plymouth.	Wareham.	Falmouth.
DUE FROM THE BANKS.					
Capital Stock paid in,	$105,000 00	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Bills in circulation of five dollars and upwards,	84,138 00	71,300 00	98,445 00	87,100 00	82,660 00
Bills in circulation less than five dollars,	21,815 00	21,681 00	21,424 00	18,435 00	9,094 00
Net Profits on hand,	14,802 47	20,398 30	19,343 56	5,360 93	6,961 64
Balances due to other Banks,	. .	. .	. .	562 17	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	22,633 96	18,363 17	18,263 71	36,037 49	15,328 23
Cash deposited bearing interest,	. .	. .	. .	5,000 00	. .
Total amount due from the Banks,	248,389 43	231,742 47	257,476 27	252,495 59	214,043 87
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	5,016 49	4,466 88	3,910 38	3,411 68	3,211 96
Real Estate,	16,776 15	2,000 00	2,000 00	7,210 65	6,700 00

Bills of other Banks incorporated in this State, ...	1,260 00	12,682 00	9,204 90	1,325 00	379 00
Bills of other Banks incorporated elsewhere,	77 00	. .	. .	91 00	33 00
Balances due from other Banks, . .	14,027 98	23,822 03	43,369 56	54,186 79	31,030 79
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, . .	211,231 81	188,771 56	198,991 43	186,270 47	172,689 12
Total amount of the Resources of the Banks, ...	248,389 43	231,742 47	257,476 27	252,495 59	214,043 87
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	April, 1850. 4 per cent. 4,200 00	April, 1850. 5 per cent. 5,000 00	April, 1850. 5 per cent. 5,000 00	April, 1850. 3 per cent. 3,000 00	April, 1850. 3 per cent. 3,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	9,507 73	15,089 61	13,380 67	2,147 17	2,850 35
Amount of Debts due to each Bank, secured by pledge of its stock, ...	4,810 00	1,600 00	2,000 00	150 00	2,650 00
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	500 00	5,500 00	. .

	YARMOUTH.	NANTUCKET.			
	Barnstable.	Pacific.			
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$200,000 00	$200,000 00	. .	. .	. .
Bills in circulation of five dollars and upwards, ...	143,085 00	146,040 00	. .	. .	. .
Bills in circulation less than five dollars, .	18,286 00	18,465 25	. .	. .	. .
Net Profits on hand, ...	31,025 57	15,155 73	. .	. .	. .
Balances due to other Banks, ...	. .	118 42	. .	. .	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	8,671 05	247,649 02	. .	. .	. .
Cash deposited bearing interest, . . .	. .	. .	. .	. .	. .
Total amount due from the Banks, . .	401,067 62	627,428 42	. .	. .	. .
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses, ...	6,782 73	30,161 20	. .	. .	. .
Real Estate, ...	2,000 00	12,000 00	. .	. .	. .

Bills of other Banks incorporated in this State, ...	681 00	1,088 00	. .	. .	. .
Bills of other Banks incorporated elsewhere,	700 00	164 00	. .	. .	. .
Balances due from other Banks, . .	26,857 10	213,798 16	. .	. .	. .
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, . .	364,046 79	370,217 06	. .	. .	. .
Total amount of the Resources of the Banks, ...	401,067 62	627,428 42	. .	. .	. .
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	April, 1850. 4 per cent. 8,000 00	April, 1850. 4 per cent. 8,000 00	. .	. .	. .
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	22,666 02	6,153 92	. .	. .	. .
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	9,465 00	. .	. .	. .	. .
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	. .	. .	. .

AGGREGATE.

DUE FROM THE BANKS.	29 Banks in Boston.	97 Banks out of Boston.	Total—126 Banks.
Capital Stock paid in,	$20,861,000 00	$16,064,050 00	$36,925,050 00
Bills in circulation of five dollars and upwards,	5,433,164 00	8,551,789 00	13,984,953 00
Bills in circulation less than five dollars,	858,083 00	2,162,790 25	3,020,873 25
Net Profits on hand,	2,937,754 14	1,689,905 45	4,627,659 59
Balances due to other Banks,	6,323,778 84	226,150 69	6,549,929 53
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	7,350,799 30	3,826,028 29	11,176,827 59
Cash deposited bearing interest,	288,750 54	153,334 14	442,084 68
Total amount due from the Banks,	44,053,329 82	32,674,047 82	76,727,377 64
RESOURCES OF THE BANKS.			
Gold, Silver, and other coined metals in their banking houses,	2,257,560 07	735,618 22	2,993,178 29
Real Estate,	586,563 61	401,672 32	988,235 93

Bills of other Banks incorporated in this State,	3,358,726 17	357,122 49	3,715,848 66
Bills of other Banks incorporated elsewhere,	285,901 00	46,772 28	332,673 28
Balances due from other Banks,	2,188,618 00	3,146,385 56	5,335,003 56
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	35,375,960 97	27,954,063 60	63,330,024 57
Total amount of the Resources of the Banks,	44,053,329 82	32,641,634 47	76,694,964 29
Amount of dividends since the last Annual Returns,	766,050 00	606,260 00	1,372,310 00
Amount of Reserved Profits at the time of declaring the last Dividend,	1,841,138 49	1,006,148 53	2,847,287 02
Amount of Debts due to each Bank, secured by pledge of its Stock,	187,292 00	286,646 33	473,938 33
Amount of Debts due and unpaid, and considered doubtful,	28,188 69	165,199 83	193,388 52

Average Dividends of twenty-eight Banks in Boston, in April, 1850, a fraction over 3 88-100 per cent.
" " " ninety Banks out of Boston, April, 1850, a fraction less than 4 9-100 per cent.
" " " the above one hundred and eight Banks, in and out of Boston, in April, 1850, a fraction over 3 97-100 per cent.

REMARKS.

By acts passed at the last session of the General Court, the following Banks were established, viz.:—

The Abington, in Abington, capital $100,000; commenced operations October 2, 1850.

The John Hancock, in Springfield, $100,000; commenced November 2, 1850.

The Bank of Commerce, in Boston, $750,000; commenced August 2, 1850.

The Bank of North America, in Boston, $500,000; commenced October 7, 1850.

The Prescott, in Lowell, $100,000; commenced July 18, 1850.

The Tradesman's, in Chelsea, $100,000; commenced September 3, 1850.

The Mariners, in Dennis, and Haymarket Square, in Boston, not yet in operation.

By acts of the General Court of 1849, the following Banks were authorized to make additions to their capital stock, which have been paid in as follows, viz.:—

Holyoke, Northampton, $50,000; paid in July 1, 1849.

Freeman's, Boston, $50,000; paid October 4, 1849.

Springfield, Springfield, $50,000; paid February 1, 1850.

Greenfield, Greenfield, $50,000; paid March 30, 1850.

Bay State, Lawrence, $100,000; last instalment of $50,000 paid in January 22, 1850.

Acts of the General Court of the present year authorized the following Banks to increase their capital; the amounts and time of payment of which are as follows, viz.:—

Adams, in Adams, $50,000; paid April 20.

Franklin County, in Greenfield, $50,000; of which $12,500 was paid July 1, and $12,500, September 2.

Grocers, in Boston, $50,000; paid November 16.

Holyoke, in Northampton, $50,000; paid July 1.

Mechanics, in Boston, $30,000; paid May 9.

Mechanics, in Worcester, $50,000; paid June 11.

Newton, in Newton, $50,000; paid June 4.

Tremont, in Boston, $500,000; of which, on July 6, $85,800; August 22, $84,500; and October 4, $287,150.

Union, in Boston, $200,000; July 2, paid $165,000; July 30, paid $35,000.

Western, in Springfield, $150,000; $50,000, paid May 10; $50,000, July 1; $30,000, October 2.

In the column of "Cash deposited bearing interest," the Globe Bank, Boston, includes $30,000, and the Eagle Bank, Boston, $50,000, loan from the Commonwealth.

The Mechanics Bank, Boston, made an extra dividend in May, of $50,000; and the Bay State, in Lawrence, in April, $3,000, which are not included in the average.

The Millbury Bank makes a return of their reserved profits in *October*, 1850, of $5,000. The requisition, requiring the state of the Bank on the first Saturday of *September*, that amount is not placed to their credit in the Abstract. The dividends returned as paid, in October, 1849, and October, 1850, are, for the like reason, omitted.

The aggregate of "Total amount due from the Banks," and "Total amount of the resources of the Banks," do not, in the aggregate, agree, by the sum of $32,413 35. This discrepancy is caused by the Return from the Dorchester and Milton Bank, which deducts from its resources $31,921 57, of which it has been robbed, and $491 78 expenses, incurred on account thereof. The return from that Bank, however, states that, since the first Saturday of September, $11,100 of the stolen money has been recovered.

ABSTRACT

EXHIBITING THE CONDITION

OF THE

INSTITUTIONS FOR SAVINGS,

IN MASSACHUSETTS,

ON THE

LAST SATURDAY OF SEPTEMBER,

1850.

PREPARED FROM OFFICIAL RETURNS,

BY WILLIAM B. CALHOUN,

SECRETARY OF THE COMMONWEALTH.

BOSTON:

DUTTON AND WENTWORTH, STATE PRINTERS,

No. 37, Congress Street.

1850.

☞ The official circular, requiring Returns from the Savings Institutions, was issued by the Governor on the sixteenth day of October, and had reference to their condition on the last Saturday of the preceding month.

Returns were not received from the Blackstone and Sandwich Institutions, and it is not known whether they are in existence.

	BOSTON.			ANDOVER.	DANVERS.
	Provident Institution for Savings.	Suffolk Savings Bank, for Seamen and others.	East Boston Savings Bank.	Andover Institution for Savings.	Danvers Savings Bank.
Number of Depositors,	21,427	4,316	147	590	105
Amount of Deposits,	$3,475,487 51	$914,751 90	$14,543 56	$126,291 47	$9,524 00
Public Funds,	209,520 00	52,600 00	. .	. .	. .
Loans on Public Funds,	. .	. .	. .	. .	. .
Bank Stock,	664,380 00	213,180 00	2,000 00	13,100 00	1,804 00
Loans on Bank Stock,	9,000 00	1,000 00	. .	2,100 00	1,100 00
Deposits in Banks, bearing interest,	. .	. .	. .	. .	4,345 00
Railroad Stock,	. .	. .	. .	. .	. .
Loans on Railroad Stock,	15,000 00	42,000 00	. .	3,350 00	. .
Invested in Real Estate,	43,569 03	. .	. .	. .	. .
Loans in Mortgage of Real Estate,	861,917 97	326,187 50	7,200 00	50,215 00	400 00
Loans to County, or Town,	281,076 65	8,000 00	. .	16,350 00	. .
Loans on Personal Security,	1,643,278 53	300,000 00	4,500 00	35,554 47	1,875 00

Cash on hand, ...	38,335 89	10,516 61	1,310 36	5,622 00	. .
Rate and Amount of ordinary Dividend, for last year, ...	4 per cent. 119,869 95	4 per cent.	4 per cent. 136 14	5 per cent. 5,923 67	. .
Average annual per cent. of Dividends, of last five years, ...	8 per cent.	4 per cent.	. .	5 9-10 per cent.	. .
Annual Expenses of the Institution, . .	12,382 25	6,279 05	. .	250 00	. .

Provident Institution for Savings in Boston.—The Public Funds owned are Massachusetts Scrip.

The Bank Stock owned is in the following Banks, viz.:—Atlantic, $21,500; Atlas, $22,500; Boston, $35,000; City, $31,500; Columbian, $21,400; Eagle, $22,500; Granite, $24,500; Globe, $31,500; Hamilton, $22,500; Market, $36,400; Massachusetts, $22,500; Merchants, $120,000; New England, $23,900; North, $23,000; State, $39,480; Suffolk, $30,000; Shoe and Leather Dealers, $37,500; Tremont, $45,000; Union, $31,200; Washington, $22,500.

The Loan on Bank Stock is on 120 shares in the Suffolk Bank, and 30 shares Shoe and Leather Dealers.

The Loan on Railroad Stock is on 195 shares in the Boston and Worcester.

The amount, Loan to County, or Town, is to "Cities and Towns."

Suffolk Savings Bank for Seamen and Others.—The Public Funds owned are City of Boston, $52,600.

The Bank Stock owned is in the following Banks, viz.:—Market, $10,500; Atlas, $20,000; Washington, $5,000; Shoe and Leather Dealers, $22,500; Hamilton, $25,000; State, $15,480; Merchants, $40,000; City, $13,500; Massachusetts, $20,000; Bay State, $10,000; Granite, $10,000; Union, $11,200; Bank of Commerce, $10,000.

The Loan on Bank Stock is on the Suffolk Bank.

The Loans on Railroad Stock are on the Fitchburg, $42,000.

Extra dividend in 1848 of 4 per cent. per annum for preceding five years; the next period will be in 1853.

East Boston Savings Bank.—The Bank Stock owned is 20 shares in the Merchants Bank.

Annual expenses of the Institution not determined, as they are to be divided with the Maverick Insurance Company.

Andover Institution for Savings.—The Bank Stock owned is in the following Banks, viz.:—Andover, $10,000; Granite, Boston, $3,100.

Loans on Bank Stock are on the Exchange, Boston, 18 shares, $1,600; Merrimack, Haverhill, 13 shares, $500.

The Loan on Railroad Stock is on the Boston and Maine.

Danvers Savings Bank.—The Bank Stock owned is in the following Banks, viz.:—Warren, $714; Village, $1,090.

Loans on Bank Stock is on the Village Bank.

Expenses, chiefly for Books, are about $50, but are not yet carried into the accounts.

This Bank was organized April 26, 1850.

	GLOUCESTER.	HAVERHILL.	LAWRENCE.	LYNN.	NEWBURYPORT.
	Cape Ann Savings Bank.	Haverhill Savings Bank.	Essex Savings Bank.	Lynn Institution for Savings.	Institution for Savings in Newburyport and its vicinity.
Number of Depositors,	194	1,671	295	876	3,825
Amount of Deposits,	$8,919 12	$264,704 44	$29,139 69	90,490 75	$641,465 78
Public Funds,	. .	. .	. .	. .	30,000 00
Loans on Public Funds,	. .	. .	. .	. .	900 00
Bank Stock,	7,200 00	62,500 00	8,500 00	3,500 00	159,853 00
Loans on Bank Stock,	. .	4,350 00	500 00	3,720 00	18,040 00
Deposits in Banks, bearing interest,	. .	. .	. .	6,400 00	. .
Railroad Stock,	. .	. .	. .	2,000 00	64,285 00
Loans on Railroad Stock,	. .	800 00	. .	5,395 00	32,200 00
Invested in Real Estate,	. .	550 00	. .	. .	3,000 00
Loans in Mortgage of Real Estate,	1,725 00	138,650 00	1,200 00	40,219 00	130,635 00
Loans to County, or Town,	. .	47,500 00	13,708 82	26,000 00	120,800 00
Loans on Personal Security,	550 00	7,800 00	4,700 00	4,314 00	90,440 75

Cash on hand, ...	63 59	3,491 82	1,243 20	1,233 11	7,598 61
Rate and Amount of ordinary Dividend, for last year, ...	4 per cent. 300 25	5 per cent. 12,031 09	4 per cent. 412 28	5 per cent. 3,948 69	6 per cent. 32,572 88
Average annual per cent. of Dividends, of last five years, ...	. .	6¼ per cent.	. .	6 per cent.	5 3-5 per cent.
Annual Expenses of the Institution, . .	40 00	593 00	53 00	346 04	1,560 00

Cape Ann Savings Bank.—The Bank Stock owned is in the following Banks, viz.:—Tremont, $3,000; Exchange, Boston, $1,700; Merchants, Boston, 5 shares, $500; Gloucester, 8 shares, $800; Grocers, $1,200.

Has not been in operation 5 years.

Haverhill Savings Bank.—The Bank Stock owned is in the following Banks, viz.:—Haverhill, $18,300; Merrimack, $13,500; North, $7,100; Exchange, Boston, $6,000; Shawmut, $5,800; Atlantic, $3,500; Andover, $3,200; Columbian, $2,000; Eagle, $1,900; State, $600; Shoe and Leather Dealers, $600.

Loans on Bank Stock are on the Merrimack, $1,300; Manufacturers, $1,250; Haverhill, $800; Union, $1,000.

Loan on Railroad Stock is on the Boston and Worcester, $800.

Loan to County or Town is returned "Loans to County, or Town or City."

An extra 5 years dividend of 6¼ per cent. was made in October last, amounting to $9,819.22; making the total of Dividends for the year, $21,850.31.

Essex Savings Bank.—The Bank Stock owned is in the Bay State, 45 shares, $4,500; Merchants, Boston, 10 shares, $1,000; Tremont, 30 shares, $3,000.

Loan on Bank Stock is on the Bay State Bank, 7 shares.

Commenced business, October, 1847.

Lynn Institution for Savings.—The Bank Stock owned is the Lynn Mechanics, 50 shares, $3,000; Columbian, Boston, 5 shares, $500.

Railroad Stock is in the Portland, Saco and Portsmouth, $2,000.

Loans on Bank Stock are on the Lynn Mechanics, $2,720; Shoe and Leather Dealers, $1,000.

Loans on Railroad Stock are on the Eastern, 41 shares, $2,745; Western, 15 shares, $1,550; Portland, Saco and Portsmouth, 9 shares, $600; Eastern, in New Hampshire, 7 shares, $500.

Institution for Savings in Newburyport and its Vicinity.—The Public Funds owned is Massachusetts 5 per cent. scrip, $30,000.

The Loan on Public Funds is on $1,000 Massachusetts 5 per cent.

The Bank Stock owned is in the following Banks, viz.:—Atlantic, $15,386; Atlas, $2,450; Boston, $3,000; City, $4,900; Columbian, $7,275; Eagle, $5,000; Globe, $5,000; Hamilton, $9,800; North, $8,366; Suffolk, $2,200; Traders, $9,500; Tremont, $9,900; Washington, $16,920; Mechanics, Newburyport, $11,790; Merchants, $40,986; Ocean, $3,500; Gloucester, $3,880.

Loans on Bank Stock are 38 shares Mechanics, Newburyport, $3,040; 100 shares Cochituate, Boston, 12 shares Grocers, 55 shares Tremont, $15,000.

Loans on Railroad Stock are 42 shares Eastern, $3,500; 5 shares Fitchburg, $300; 1 Lowell, $400; 10 bonds Vermont and Massachusetts, $5000; 13 bonds Boston and Worcester, $13,000; 10 bonds Portland, Saco and Portsmouth, $10,000.

Railroad Stock owned is Eastern, 200 shares; Fitchburg, 200 shares; Lowell, 20 shares; Boston and Worcester, 100 shares.

Included in Loans on Personal Security are 20 shares in the Stock of the Fifty Associates, Boston, $20,000; and Annuity in trust, Massachusetts Hospital Life Insurance Company, $3,134.05.

	SALEM.	SALISBURY.	CAMBRIDGE.	CHARLESTOWN.	CONCORD.
	Salem Savings Bank.	Provident Institution for Savings, in the towns of Salisbury and Amesbury.	Savings Institution in Town of Cambridge.	Warren Institution for Savings.	Middlesex Institution for Savings.
Number of Depositors,	6,451	758	744	1,640	1,259
Amount of Deposits,	$1,159,473 08	$101,479 74	$101,589 75	$265,780 91	$267,950 36
Public Funds,	539,629 79	18,960 00	. .	. .	5,000 00
Loans on Public Funds,	. .	. .	. .	. .	. .
Bank Stock,	63,235 94	27,110 00	3,156 00	36,150 00	55,600 00
Loans on Bank Stock,	46,000 00	. .	2,000 00	9,625 00	. .
Deposits in Banks, bearing interest,	2,730 73	. .	. .	. .	450 00
Railroad Stock,	56,761 49	. .	. .	. .	. .
Loans on Railroad Stock,	13,500 00	. .	9,050 00	4,300 00	13,920 00
Invested in Real Estate,	. .	. .	. .	. .	. .
Loans in Mortgage of Real Estate,	. .	14,786 00	73,350 00	196,286 00	104,475 00
Loans to County, or Town,	385,114 37	8,997 50	3,000 00	15,700 00	49,225 26
Loans on Personal Security,	42,330 00	36,700 00	8,550 00	. .	25,488 00

Cash on hand, ...	10,170 76	1,224 62	2,483 75	3,769 41	11,221 94
Rate and Amount of ordinary Dividend, for last year, ...	5 per cent. 49,484 12	5 per cent. 4,546 76	4 per cent. 3,272 53	4 per cent. 8,942 49	4 per cent. 9,778 12
Average annual per cent. of Dividends of last five years, ...	5 4-5 per cent.	5 per cent.	7 per cent.	8 per cent.	7½ per ct. nearly.
Annual Expenses of the Institution, . .	2,294 73	139 00	500 00	906 16	711 02

Salem Savings Bank.—In the amount of deposits is included "Profits, $31,355.10."

The Public Funds owned are Massachusetts 5 per cent., $101,000; Maine 6 per cent., $65,000; United States 5 per cent., $33,000; United States 6 per cent., $124,241.10; Ohio 6 per cent., $135,669.37; Pennsylvania 5 per cent., $80,719.32.

The Bank Stock owned is in the following Banks, viz.:—Exchange, $4,133.33; Marblehead, $2,000; Asiatic, $4,744.14; Commercial, $3,200; Columbian, $4,000; City, $10,500; Salem, $3,600; Beverly, $625; Merchants, $30,433.47.

Loans on Bank Stock, Cochituate, $25,000; Naumkeag, $5,000; Bank of Commerce, $3,800; Grocers Bank, $2,200.

The deposits in Bank, bearing interest, are in the Merchants Bank.

Railroad Stock owned is Eastern, 100 shares, $11,140.24; Portland, Portsmouth and Saco, 361 shares, $36,121.25; Portland, Portsmouth and Saco bonds, $9,500.

Loans on Railroad Stock are on Boston and Worcester, $10,500; Fitchburg, $3,000.

Provident Institution for Savings in the towns of Salisbury and Amesbury.—The Public Funds owned are United States, $15,000; State of Maine, $3,960.

The Bank Stock owned is in the following Banks, viz.:—Powow River, 50 shares, $5,000; Bay State, 38 shares, $3,800; Railroad, 17 shares, $1,275; Merchants, Boston, 30 shares, $3,000; Union, 25 shares, $2,500; Globe, 25 shares, $2,500; Suffolk, 10 shares, $1,000; Boston, 43 shares, $2,150; Columbian, 16 shares, $1,600; State, 30 shares, $1,800; Atlantic, 5 shares, $500; Bank of Commerce, 15 shares, $1,500; Grocers, 5 shares, $485.

Savings Institution in Town of Cambridge.—Bank Stock owned is in the Cambridge, 7 shares; Charles River, 25 shares.

Loans to County or Town is "Loans to County or Town, or City of Boston Notes."

Warren Institution for Savings.—The amount of deposits includes "Profit and Loss Account."

The Bank Stock owned is in the following Banks, viz.:—Market, 35 shares, $2,765; Shawmut, 20 shares, $1,950; Granite, 20 shares, $1,950; Atlantic, 8 shares, $824; Merchants, 53 shares, $5,533.50; Traders, 41 shares, $4,059; Eagle, 34 shares, $3,434; City, 20 shares, $1,980; Bunker Hill, 76 shares, $7,752; Shoe and Leather Dealers, 37 shares, $4,033; State, 30 shares, $1,815.

The Loan on Bank Stock is on the Market, 57 shares, $1,500; North, 23 shares, and Bunker Hill, 2 shares, $2,000; Railroad, 12 shares, $700; Railroad, 21 shares, and Bunker Hill, 4 shares, $1,475; Bunker Hill, 12 shares, $1,000; Boston, 38 shares, $1,200; Dedham, 30 shares, $1,750.

Loans on Railroad Stock are Fitchburg, 44 shares, $3,700; Lowell, 3 shares, $600.

Loans to County or Town includes $2,500 to two religious societies.

Middlesex Institution for Savings.—The Public Funds owned are United States Loans.

The Bank Stock owned is in the following Banks, viz.: Merchants, Boston, 120 shares, $12,000; City, 84 shares, $8,400; State, 100 shares, $6,000; Eagle, 45 shares, $4 500; Shawmut, 10 shares, $1,000; Columbian, 20 shares, $2,000; Hamilton, 14 shares, $1,400; Granite, 10 shares, $1,000; Shoe and Leather Dealers, 61 shares, $6,100; Traders, 10 shares, $1,000; Bank of Commerce, 35 shares, $3,500; Lowell, 9 shares, $900; Concord, 78 shares, $7,800.

Loans on Railroad Stock are on Fitchburg, $11,720; Boston and Worcester, $1,000; and the Cheshire, $1,200.

	FRAMINGHAM.	LOWELL.		NEWTON.	FITCHBURG.
	Framingham Savings Bank.	City Institution for Savings.	Lowell Institution for Savings.	Institution for Savings in the town of Newton.	Fitchburg Savings Bank.
Number of Depositors,	214	1,041	4,612	108	579
Amount of Deposits,	$25,515 81	$157,163 92	$736,045 77	$6,326 80	69,323 26
Public Funds,	. .	11,735 00	. .	. .	. .
Loans on Public Funds,	. .	. .	. .	. .	. .
Bank Stock,	2,000 00	21,200 00	135,760 00	1,500 00	14,500 00
Loans on Bank Stock,	12,200 00	7,977 00	20,000 00	. .	3,800 00
Deposits in Banks, bearing interest,	. .	. .	63,000 00	. .	. .
Railroad Stock,	. .	. .	. .	. .	. .
Loans on Railroad Stock,	. .	. .	. .	. .	. .
Invested in Real Estate,	. .	. .	27,782 74	. .	. .
Loans in Mortgage of Real Estate,	2,100 00	33,700 00	126,463 00	5,233 00	31,870 89
Loans to County, or Town,	10,719 28	76,000 00	362,480 00	. .	11,050 00
Loans on Personal Security,	. .	. .	. .	. .	8,100 00

Cash on hand, ...	363 90	6,551 92	13 03	123 90	3,609 02
Rate and Amount of ordinary Dividend, for last year, ...	4 per cent.	5 per cent. 3,732 17	4 per cent. 26,752 12	4 per cent. 237 33	4 per cent. 2,317 16
Average annual per cent. of Dividends, of last five years, ...	4 per cent.	. .	7⅛ per cent.	6 per cent.	. .
Annual Expenses of the Institution, . .	100 00	374 51	2,400 00	30 00	242 70

Framingham Savings Bank.—The Bank Stock owned is in the following Banks, viz.:—Merchants, Boston, $1,000; Framingham, $1,000.

Loans on Bank Stock are on the Merchants, Boston, 11 shares, $1,000; Framingham, 132 shares, $11,000; Bunker Hill, 3 shares, $200.

City Institution for Savings.—The Public Funds owned are Boston 6 per cent. Stock, $5,000; Boston 5 per cent., $1,370; Albany 6 per cent., $3,000; Massachusetts 5 per cent., $1,865.

The Bank Stock owned is in the following Banks, viz.:—Appleton, $12,300; Railroad, $900; Boylston, $2,000; Shawmut, $1,000; Bank of Commerce, $5,000.

Loan on Bank Stock is on the Appleton Bank.

Commenced receiving deposits, March, 1848.

Lowell Institution for Savings.—The Bank Stock owned is in the following Banks, viz.:—New England, $14,600; Eagle, $26,700; Lowell, $16,300; State, $12,960; City, $12,000; Hamilton, $12,000; Market, $9,100; Globe, $15,000; Railroad, $5,100; Bunker Hill, $4,500; Boston, $4,500; Concord, $3,000.

Loans on Bank Stock are on $15,000 in the Lowell, $12,000; and on $7,500 in the Lowell, and on $2,500 in the Atlantic, $8,000.

Deposits in Banks, bearing interest; Exchange, $30,000; Asiatic, $20,000; Hamilton, $8,000; Traders, $5,000.

Loans to County or Town is "Loan to Counties, Towns and Cities."

Amount of 4th extra Dividend, last year, $64,334.22.

Institution for Savings in the Town of Newton.—Bank Stock owned is in the Newton, $900; Brighton, $600.

Fitchburg Savings Bank.—The Bank Stock owned is 50 shares in the Merchants, Boston, 80 shares in the Fitchburg, and 50 in the Rollstone.

The Loan on Bank Stock is on 44 shares in the Fitchburg.

	LANCASTER.	SOUTHBRIDGE.	WORCESTER.	NORTHAMPTON.	WARE.
	Lancaster Savings Bank.	Southbridge Savings Bank.	Worcester County Institution for Savings.	Northampton Institution for Savings.	Ware Savings Bank.
Number of Depositors,	308	117	7,197	195	35
Amount of Deposits,	$30,715 78	$10,813 81	$1,122,948 10	$20,356 84	$2,411 00
Public Funds,	4,952 50	2,300 00	92,700 00	. .	. .
Loans on Public Funds,	. .	. .	. .	. .	. .
Bank Stock,	970 00	3,069 00	151,230 00	800 00	. .
Loans on Bank Stock,	4,550 00	1,600 00	34,300 00	. .	. .
Deposits in Banks, bearing interest,	. .	. .	. .	. .	. .
Railroad Stock,	. .	. .	. .	. .	. .
Loans on Railroad Stock,	1,700 00	. .	. .	. .	. .
Invested in Real Estate,	. .	. .	. .	. .	. .
Loans in Mortgage of Real Estate,	6,200 00	1,600 00	587,505 84	10,530 71	. .
Loans to County, or Town,	10,500 00	. .	185,820 51	. .	. .
Loans on Personal Security,	600 00	2,500 00	112,987 00	9,195 94	2,000 00

Cash on hand, ...	1,279 42	3 27	4,246 52	362 24	411 00
Rate and Amount of ordinary Dividend, for last year, ...	4 per cent. 964 74	4 per cent. 245 39	4 per cent. 41,228 22	5 per cent. 765 19	. .
Average annual per cent. of Dividends, of last five years, ...	8½ per cent.	. .	6½ per cent.	5 2-5 per cent.	. .
Annual Expenses of the Institution, . .	56 75	17 24	2,075 68	4 17	. .

Lancaster Savings Bank.—The Public Funds owned are City of Boston 6 per cent. stock.

The Bank Stock owned is 10 shares in the Lancaster Bank.

Loan on Bank Stock is on the Lancaster Bank.

Loan on Railroad Stock is on the Fitchburg Railroad.

Loan to County, or Town, is to the Town of Lancaster, $7,000; and Clinton, $3,500.

Southbridge Savings Bank.—The Public Funds owned are City of Boston Water Loan.

The Bank Stock owned is in the following Banks, viz.:—Merchants, Boston, 7 shares; New England, 7 shares; Washington, 12 shares; Southbridge, 5 shares.

The Loan on Bank Stock is on 19 shares in the Southbridge Bank.

Not in operation 5 years.

Worcester County Institution for Savings.—The Public Funds owned are United States Loans, $92,700.

The Bank Stock owned is in the following Banks, viz.:—Hamilton, $10,000; Blackstone, $1,000; Shawmut, $5,000; Quinsigamond, $9,000; Granite, $6,400; Millbury, $2,650; Southbridge, $2,500; Leicester, $2,000; Lancaster, $1,500; Citizens, $24,800; Fitchburg, $4,100; New England, $6,900; Merchants, $12,000; Worcester, $21,900; Atlas, $3,600; Oxford, $3,300; Central, $8,000; State, $780; Atlantic, $5,400; City, $17,200; Mechanics, $3,200.

Loans on Bank Stock are on the following Banks, viz.:—On $1,500 Southbridge, $1,150; on $11,000 Leicester, $8,250; on $4,000 Quinsigamond, $3,500; on $800 Suffolk, $600; on $2,000 Mechanics, $1,800; on $2,000 Oxford, $1,600; on $1,700 Central, $1,000; on $7,600 Worcester, $5,300; on $5,000 Lancaster, $4,000; on $8,500 Citizens, $7,100.

Interest received, being profits undivided, $25,219.69.

Northampton Institution for Savings.—Amount of Deposits is included dividends to April 1st. Bank Stock is in the Atlas Bank, 8 shares, $800.

Ware Savings Bank.—Organized June 17, 1850.

	SPRINGFIELD.	GREENFIELD.	ADAMS.	PITTSFIELD.	CANTON.
	Springfield Institution for Savings.	Franklin Savings Institution.	North Adams Savings Bank.	Berkshire County Savings Bank.	Institution for Savings in Canton.
Number of Depositors,	1,380	718	19	203	227
Amount of Deposits,	$244,748 13	$122,146 21	$3,080 91	$25,267 58	$28,421 77
Public Funds,	13,000 00	7,000 00	. .	5,000 00	4,500 00
Loans on Public Funds,	. .	. .	. .	. .	. .
Bank Stock,	24,000 00	. .	. .	3,600 00	5,050 00
Loans on Bank Stock,	7,500 00	10,000 00	. .	. .	. .
Deposits in Banks, bearing interest,	. .	. .	. .	. .	. .
Railroad Stock,	. .	. .	. .	. .	. .
Loans on Railroad Stock,	9,600 00	2,500 00	. .	. .	. .
Invested in Real Estate,	. .	. .	. .	. .	. .
Loans in Mortgage of Real Estate,	89,296 43	50,220 00	. .	1,100 00	13,795 00
Loans to County, or Town,	19,285 38	11,825 00	600 00	5,900 00	. .
Loans on Personal Security,	68,081 18	44,345 00	2,412 00	7,415 00	4,730 34

Cash on hand, ...	17,801 06	1,401 47	68 91	2,435 28	346 43
Rate and Amount of ordinary Dividend, for last year, ...	4 per cent.	5 per cent. 5,444 40	5 per cent. 103 88	5 per cent. 914 37	4 per cent. 888 52
Average annual per cent. of Dividends, of last five years, ...	7 per cent.	6½ per cent.	. .	. .	5 19-100 per ct.
Annual Expenses of the Institution, . .	900 00	239 25	50 00	115 03	108 10

Springfield Institution for Savings. The Public Funds owned are City of Boston six per cent. stock, $8,000; Worcester Railroad Bonds, $5,000.

Bank Stock owned is in the following Banks, viz.:—Springfield, $4,000; Chicopee, $1,000; Shawmut, $4,000; Hamilton, $2,500; North, $4,000; State, $1,800; City, $1,700; Tremont, $5,000.

Loans on Bank Stock are on the Springfield, $5,000; Greenfield, $2,500.

Loans on Railroad Stock are on Connecticut River, $9,600.

Franklin Savings Institution. Public Funds owned are City of Boston, $7,000.

The Loan on Bank Stock is on 76 shares in the Greenfield, and 40 in the Northampton Bank.

The Loan on Railroad Stock is on 20 shares in the Hartford and New Haven Railroad Extension Stock; 2 shares Boston and Lowell; 2 shares Connecticut River Railroad Co., Preferred Stock.

Berkshire County Savings Bank. The Public Funds owned are United States 6 per cent. stock, $2,000; City of Boston 6 per cent., $3,000.

The Bank Stock owned is in the Lee, $2,000; Cabot, $1,600.

Canton Institution for Savings. The Public Funds owned are Boston Water Stock.

The Bank Stock owned is in the following Banks, viz:—Neponset, 32 shares, $3,200; North, 15 shares, $1,500; Market, 5 shares, $350.

	COHASSET.	DEDHAM.	QUINCY.	ROXBURY.	WEYMOUTH.
	Cohasset Savings Bank.	Dedham Institution for Savings.	Quincy Savings Bank.	Institution for Savings in Roxbury and vicinity.	Weymouth and Braintree Institution for Savings.
Number of Depositors,	115	1,626	451	682	538
Amount of Deposits,	$21,911 65	$323,502 02	$67,076 50	$109,283 02	$85,324 94
Public Funds,	1,000 00	. .	12,400 00	. .	. .
Loans on Public Funds,	. .	. .	. .	4,000 00	. .
Bank Stock,	8,880 00	21,979 00	2,000 00	19,061 35	3,880 00
Loans on Bank Stock,	. .	10,800 00	. .	4,000 00	. .
Deposits, in Banks, bearing interest,	. .	. .	. .	. .	. .
Railroad Stock,	. .	. .	. .	. .	. .
Loans on Railroad Stock,	. .	6,400 00	2,040 00	2,100 00	. .
Invested in Real Estate,	. .	. .	. .	9,989 75	. .
Loans in Mortgage of Real Estate,	10,794 74	217,195 40	37,200 00	40,385 85	61,276 50
Loans to County, or Town,	150 00	35,701 97	1,000 00	18,906 57	. .
Loans on Personal Security,	200 00	37,445 53	11,766 00	7,000 00	18,621 43

Cash on hand, ...	1,222 71	11,386 23	941 49	3,839 50	1,072 71
Rate and Amount of ordinary Dividend, for last year, ...	5 per cent. 692 39	4 per cent. 11,417 89	5 per cent. 2,743 45	4 per cent. 3,279 21	5 per cent.
Average annual per cent. of Dividends, of last five years, ...	. .	6½ per cent,	6 8-10 per cent.	6 1-16 per cent.	6 9-100 per cent.
Annual Expenses of the Institution, . .	75 00	905 87	255 00	615 00	150 00

Cohasset Savings Bank.—Public Funds owned are City of Boston 6 per cent. stock.

Bank Stock owned is in the following Banks, viz.:—Merchants, $1,300; State, $480; Tremont, $1,100; Traders, $500; Shawmut, $500; Columbian, $900; Union, $1,500; Grocers, $500; Washington, $1,000; City, $1,100.

Dedham Institution for Savings.—The Bank Stock owned is in the following Banks:—Dedham, 101 shares, $10,450; People's, 120 shares, $5,930; State, 23 shares, $1,451.50; Merchants, 14 shares, $1,420; Traders, 10 shares, $1,042.50; Globe, 10 shares, $1,065; Union, 6 shares, $620.

Loans on Bank Stock are on 34 shares in the Shawmut, $3,000, and 58 shares in the Freeman's, $5,000; Dedham, 12 shares, $1,000; Shoe and Leather Dealers, 20 shares, $1,800.

Loans on Railroad Stock are on 57 shares Fitchburg, $4,800; Boston and Maine, 13 shares, $1,200; Western, 5 shares, $400.

Quincy Savings Bank.—The Public Funds are City of Boston.

The Bank Stock owned is 10 shares Merchants, Boston, $1,000; Exchange, Boston, 10 shares, $1,000.

The Loan on Railroad Stock is on 24 shares in the Old Colony.

Institution for Savings in Roxbury and its Vicinity.—Loans on Public Funds are Merrimack Manufacturing Company, $2,000; Suffolk Manufacturing Company, $2,000.

The Bank Stock owned is in the following Banks, viz.:—Traders, 10 shares, $970; Market, 25 shares, $1,750; People's, 102 shares, $5,100; North, 58 shares, $5,652.25; State, 34 shares, $2,010.10; Washington, 6 shares, $579; Atlas, 20 shares, $2,000; Granite, 10 shares, $1,000.

The Loan on Bank Stock is on the Bank of Commerce.

Loans on Railroad Stock are on Boston and Worcester, $500; Boston and Maine, $1,600.

Weymouth and Braintree Institution for Savings.—The Bank Stock owned is in the following Banks, viz.:—

Weymouth and Braintree,	20 shares, - - - -	$2,000
North, Boston,	12 " - - - -	1,200
Merchants, Boston,	9 " - - - -	900
		4,100
	Discount, - - - -	220
		$3,880

	FAIRHAVEN.	FALL RIVER.	NEW BEDFORD.	TAUNTON.	HINGHAM.
	Fairhaven Institution for Savings.	Fall River Institution for Savings.	New Bedford Institution for Savings.	Bristol County Savings Bank.	Hingham Institution for Savings.
Number of Depositors,	236	3,172	3,132	858	1,261
Amount of Deposits,	$67,351 38	$812,021 46	$739,168 03	$160,818 29	$274,450 93
Public Funds,	. .	. .	86,700 00	. .	19,000 00
Loans on Public Funds,	. .	. .	. .	. .	. .
Bank Stock,	30,500 00	135,462 50	317,430 00	. .	57,530 00
Loans on Bank Stock,	1,000 00	. .	20,255 00	. .	35,500 00
Deposits in Banks, bearing interest,	. .	. .	33,143 18	. .	. .
Railroad Stock,	. .	. .	. .	. .	. .
Loans on Railroad Stock,	. .	. .	37,950 00	3,250 00	2,190 00
Invested in Real Estate,	. .	. .	5,000 00	. .	1,700 00
Loans in Mortgage of Real Estate,	8,094 56	228,211 00	2,100 00	77,855 85	142,507 27
Loans to County, or Town,	2,000 00	32,150 00	13,000 00	10,000 00	11,000 00
Loans on Personal Security,	24,092 00	422,435 55	253,064 49	72,312 08	7,050 00

Cash on hand, ...	3,326 69	22,725 09	362 98	5,295 21	1,318 35
Rate and Amount of ordinary Dividend, for last year, ...	5¼ per cent. 2,815 58	6 per cent. 38,465 63	5 per cent. 25,184 58	5 per cent. 6,896 09	5 per cent. 12,175 56
Average annual per cent. of Dividends of last five years, ...	5 30-100 per ct.	6 per cent.	5 8-10 per ct.	. .	7 24-100 per ct.
Annual Expenses of the Institution, . .	200 00	2,196 06	897 67	774 38	485 12

Fairhaven Institution for Savings.—The Bank Stock owned is in the following Banks, viz:—Fairhaven, $11,000; Marine, New Bedford, $2,600; Merchants, New Bedford, $700; Mechanics, New Bedford, $300; Bedford Commercial, $2,000; Merchants, Boston, $2,900; Tremont, $5,000; Bank of Commerce, $6,000.

Loan on Bank Stock is on the Fairhaven Bank.

Loans to County or Town is to Town of Fairhaven.

Fall River Institution for Savings. The Bank Stock owned is in the following Banks, viz:—Fall River, 603 shares, $52,762.50; Massasoit, 200 shares, $20,000; Fall River Union, Tiverton, 190 shares, $19,000; Marine, New Bedford, 99 shares, $9,900; Merchants, New Bedford, 33 shares, $3,300; Bank of Commerce, Boston, 250 shares, $25,000.

New Bedford Institution for Savings. The Public Funds owned are United States 5 per cent., $15,000; Massachusetts, 5 per cent., $18,000; City of Boston, 5 per cent, $17,000; City of Boston, 6 per cent., $36,700.

The Bank Stock owned is in the following Banks, viz:—Merchants, New Bedford, $33,000; Bedford Commercial, $50,000; Marine, $50,000; Fairhaven, $3,000; Fall River, $17,500; Railroad, Lowell, $6,750; Hamilton, Boston, $5,500; Exchange, $2,000; Washington, $2,700; Massachusetts, $9,500; Columbian, $9,600; City, $2,700; Atlas, $5,000; State, $7,380; Granite, $13,500; Traders, $5,300; Eagle, $7,500; Shawmut, $1,200; Tremont, $20,000; Merchants, $9,600; North, $3,300; Union, $2,400; Bank of Commerce, $10,000.

Loans on Bank Stock are on the Marine, New Bedford, $255; Cochituate, Boston, $20,000.

Deposits in Banks bearing interest, are in Merchants Bank, New Bedford, $15,598.10; Marine Bank, do., $17,545.03.

Loans on Railroad Stock, are on 45 shares New Bedford and Taunton, $2,950; Bond of Western, $15,000; Bond of Androscoggin and Kennebec, $10,000; Bond of Michigan Central, $10,000.

Bristol County Savings Bank.—Loans on Railroad Stock are on Taunton Branch, $3,000; Boston and Providence, $250; Loan to County or Town, is to Bristol County, $10,000.

Hingham Institution for Savings. The Public Funds are City of Boston, $19,000.

The Bank Stock owned is in the following Banks, viz:—Hingham, $7,910; Merchants, $10,500; Eagle, $4,800; Market, $2,520; Hamilton, $2,800; Globe, $3,000; Shoe and Leather Dealers, $3,800; New England, $2,000; State, $2,400; City, $3,200; Union, $5,000; Columbian, $1,600; Suffolk, $1,500; Tremont, $4,200; Granite, $2,300.

Loans on Bank Stock are on 72 shares Mechanics, Boston, $6,350; Exchange, 157 shares, $13,550; Granite, 78 shares, $7,000; Shoe and Leather Dealers, 15 shares, State 10 shares, and 5 shares Hamilton, $2,300; 35 shares Shoe and Leather Dealers, and 5 shares Traders, $3,600; Merchants, 12 shares, and 8 shares Fitchburg Railroad, $1,700; Market, 10 shares, and 5 shares Nashua and Lowell Railroad, $1,000.

Loans on Railroad Stock are on Boston and Worcester, 10 shares, and 2 shares Tremont Bank, $1,000; Fitchburg, 14 shares, $1,190.

	PLYMOUTH.	SO. SCITUATE.	WAREHAM.	BARNSTABLE.	NANTUCKET.
	Plymouth Savings Bank.	South Scituate Savings Bank.	Wareham Savings Bank.	Institution for Savings in Barnstable.	Nantucket Institution for Savings.
Number of Depositors,	2,535	1,235	353	797	581
Amount of Deposits,	$411,703 16	$115,853 31	$65,712 05	$190,457 74	$138,512 11
Public Funds,	52,172 50	. .	. .	. .	. .
Loans on Public Funds,	5,000 00	. .	. .	6,940 00	. .
Bank Stock,	97,831 50	17,990 00	25,704 00	26,664 50	9,350 00
Loans on Bank Stock,	23,630 00	3,275 00	. .	. .	75 00
Deposits in Banks, bearing interest,	10,000 00	. .	5,000 00	. .	5,000 00
Railroad Stock,	. .	. .	. .	. .	. .
Loans on Railroad Stock,	19,700 00	9,500 00	. .	7,000 00	. .
Invested in Real Estate,	2,500 00	725 00	. .	. .	6,126 80
Loans in Mortgage of Real Estate,	114,906 78	60,945 55	750 00	38,554 00	56,740 84
Loans to County, or Town,	14,400 00	10,233 00	1,000 00	1,000 00	4,200 00
Loans on Personal Security,	75,185 27	12,051 15	32,046 93	110,506 00	47,515 00

Cash on hand, ...	1,034 46	970 80	3,652 36	2,745 71	11,140 20
Rate and Amount of ordinary Dividend, for last year, ...	5 per cent. 18,557 53	5 per cent. 5,553 00	6 per cent. 2,495 38	5½ per cent.	5 per cent. 5,557 77
Average annual per cent. of Dividends, of last five years, ...	6 per cent.	6¾ per cent.	. .	5 4-10 per cent.	5 per cent.
Annual Expenses of the Institution, . .	935 60	350 00	72 86	535 33	465 00

Plymouth Savings Bank.—Public Funds are City of Boston 5 and 6 per cent., $29,862.50; Massachusetts 5 per cent., $9,310; United States 6 per cent., $8,000; City of Cambridge 6 per cent., $5,000.

Loans on Public Funds are Massachusetts scrip, $5,000.

The Bank Stock owned is in the following Banks, viz.:—State, 67 shares, $3,886; Merchants, 196 shares, $19,600; Plymouth, 72 shares, $7,920; Old Colony, 68 shares, $7,616; Bristol County, 70 shares, $7,000; Hingham, 45 shares, $3,330; Wareham, 40 shares, $3,680; Market, 83 shares, $6,225; Traders, 10 shares, $950; City, 70 shares, $6,700; Suffolk, 10 shares, $1,200; North, 8 shares, $720; Granite, 46 shares, $4,314; Massachusetts, 20 shares, $4,787.50; Tremont, 60 shares, $5,900; Atlantic, 19 shares, $1,805; Eagle, 6 shares, $570; Boston, 89 shares, $4,628; New England, 30 shares, $3,000; Boylston, 10 shares, $1,000; Exchange, 20 shares, $2,000; Abington, 10 shares, $1,000.

Loans on Bank Stock are on Old Colony, $6,450; Plymouth, $6,000; Merchants, $2,880; Machinists, $4,000; Market, $630; City, $1,000; Old Colony and Atlantic, $1,500; Plymouth, Old Colony, North, and Merchants, $1,170.

Deposits in Banks bearing interest are in Shoe and Leather Dealers, $10,000.

Loans on Railroad Stock are on Old Colony, $16,700; S. Reading Branch, $3,000.

South Scituate Savings Bank.—The Bank Stock owned is in the following Banks, viz.:—State, $1,620; Merchants, $1,500; Traders, $1,500; North, $600; Weymouth and Braintree, $300; Hamilton, $1,000; Eagle, $1,100; Atlantic, $1,000; City, $1,100; Union, $1,000; New England, $1,000; Columbian, $1,600; Globe, $300; Granite, $1,800; Washington, $1,100; Hingham, $1,470. All located in Boston, except the Weymouth and Hingham.

The Loan on Bank Stock is on the Boylston, $1,350; Railroad, $575; Bunker Hill, $1,350.

The Loan on Railroad Stock is $9,500 on 114 shares Fitchburg.

Wareham Savings Bank.—The Bank Stock owned is in the following Banks, viz.:—Boylston, 15 shares, $1,576; Shawmut, 50 shares, $4,997.50; City, 50 shares, $5,035; Eagle, 23 shares, $2,327.75; Shoe and Leather Dealers, 25 shares, $2,490; Granite, 20 shares, $1,982.50; Merchants, 50 shares, $5,265.25; Wareham, 21 shares, $2,030.

Deposits in Banks bearing interest are in Wareham Bank, $5,000.

Has not been in operation five years.

Institution for Savings in the Town of Barnstable.—The Loans on Public Funds are State of Maine, $4,990 on $5,000; City of Albany, $950 on $1,000; United States Scrip, $1,000.

Bank Stock owned is in the following Banks, viz.:—Barnstable, $5,300; Old Colony, $2,000; Wareham, $2,000. Boston Banks, viz.:—Market, $1,400; Shawmut, $2,000; Atlantic and Tremont, $5,920; City and Grocers, $2,724.50; Merchants and North, $5,320.

Loans to County or Town is to County of Barnstable, $1,000.

Nantucket Institution for Savings.—The Bank Stock owned is in the following Banks, viz.:—Pacific, $3,300; Citizens, $50; Merchants, New Bedford, $1,000.

AGGREGATE.

Number of Depositors,	78,823
Amount of Deposits,	$13,660,024 34
Public Funds,	1,168,169 79
Loans on Public Funds,	16,840 00
Bank Stock,	2,459,161 29
Loans on Bank Stock,	297,897 00
Deposits in Banks, bearing interest,	130,068 91
Railroad Stock,	123,046 49
Loans on Railroad Stock,	243,445 00
Invested in Real Estate,	100,943 32
Loans in Mortgage of Real Estate,	4,004,379 68
Loans to County, or Town,	1,824,394 31
Loans on Personal Security,	3,619,738 64
Cash on hand,	208,337 53
Rate and Amount of ordinary Dividend, for last year,	A fraction over 4 16-25. Amount, 470,646 52
Average annual per cent. of Dividends, of last five years,	A fraction over 6 23-100.
Annual Expenses of the Institutions,	Amount, 41,680 57

REMARKS.

The Returns from the Suffolk, Framingham, Weymouth and Braintree, and Barnstable Savings Banks, state the rate, but not the amount of the ordinary dividends.

The Ware Savings Bank was organized June 17, 1850. Danvers, organized April 26, 1850.

The following have not been in operation five years, viz.:—East Boston, Danvers, Gloucester, Essex, City, Southbridge, Ware, North Adams, Berkshire County, Cohasset, Bristol County, Wareham.

The Sandwich, incorporated in 1848, and the Blackstone, incorporated in 1849, have made no Returns, and are not known to be in operation.

Average dividends for last five years is calculated on the returns of thirty-two Banks.

INDEX

To the Towns in which the Banks and Saving Institutions are situated.

BANKS.

Adams,	Page 42	Lowell,	Pages 28 to 30
Andover,	16	Lynn,	20
Attleborough,	46	Marblehead,	20 to 22
Beverly,	16	Milford,	32
Blackstone,	30	Millbury,	34
Boston,	4 to 14	Nantucket,	54
Brighton,	26	New Bedford,	48 to 50
Cambridge,	26	Newburyport,	22
Canton,	44	Newton,	30
Charlestown,	28	Northampton,	36 to 38
Chelsea,	16	Oxford,	34
Chicopee,	38	Pittsfield,	42
Concord,	28	Plymouth,	52
Danvers,	16 to 18	Quincy,	44
Dedham,	44	Randolph,	46
Dorchester,	44	Roxbury,	46
Fairhaven,	48	Salem,	22 to 26
Fall River,	48	Salisbury,	26
Falmouth,	52	Southbridge,	34
Fitchburg,	32	Springfield,	40
Framingham,	28	Stockbridge,	42
Georgetown,	18	Taunton,	50
Gloucester,	18	Uxbridge,	34
Great Barrington,	42	Waltham,	30
Greenfield,	38	Ware,	38
Haverhill,	18 to 20	Wareham,	52
Hingham,	52	Westfield,	40
Lancaster,	32	Weymouth,	46
Lawrence,	20	Worcester,	34 to 36
Lee,	42	Wrentham,	46
Leicester,	32	Yarmouth,	54

SAVINGS INSTITUTIONS.

Adams,	74	Lowell,	70
Andover,	64	Lynn,	66
Barnstable,	80	Nantucket,	80
Boston,	64	New Bedford,	78
Cambridge,	68	Newburyport,	66
Canton,	74	Newton,	70
Charlestown,	68	Northampton,	72
Cohasset,	76	Pittsfield,	74
Concord,	68	Plymouth,	80
Danvers,	64	Quincy,	76
Dedham,	76	Roxbury,	76
Fairhaven,	78	Salem,	68
Fall River,	78	Salisbury,	68
Fitchburg,	70	Southbridge,	72
Framingham,	70	South Scituate,	80
Gloucester,	66	Springfield,	74
Greenfield,	74	Taunton,	78
Haverhill,	66	Ware,	72
Hingham,	78	Wareham,	80
Lancaster,	72	Weymouth,	76
Lawrence,	66	Worcester,	

ABSTRACT

OF THE

RETURNS FROM BANKS,

AND FROM

INSTITUTIONS FOR SAVINGS,

IN MASSACHUSETTS.

MAY 3, 1851.

ABSTRACT

EXHIBITING THE CONDITION

OF THE

BANKS IN MASSACHUSETTS

ON THE

FIRST SATURDAY OF MAY,

1851.

PREPARED FROM OFFICIAL RETURNS

BY AMASA WALKER,

SECRETARY OF THE COMMONWEALTH.

BOSTON:

DUTTON AND WENTWORTH, STATE PRINTERS,

No. 37, Congress Street.

1851.

The official circular, requiring Returns from the Banks, was issued by the Governor on the ninth day of October, and had reference to their condition on the first Saturday of May, 1851.

And the Returns were duly received.

	BOSTON.				
	Atlantic.	Atlas.	Boston.	Boylston.	City.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$500,000 00	$500,000 00	$900,000 00	$200,000 00	$1,000,000 00
Bills in circulation of five dollars and upwards, ...	270,540 00	130,805 00	190,962 00	144,095 00	250,245 00
Bills in circulation less than five dollars, .	77,048 00	23,132 00	39,096 00	43,471 00	27,611 00
Net Profits on hand, ...	89,463 11	32,403 47	89,408 02	22,583 89	102,884 91
Balances due to other Banks, ...	108,933 32	92,212 85	71,088 76	. .	103,401 77
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	258,278 34	212,347 17	509,696 71	194,384 95	309,351 85
Cash deposited bearing interest, . .	. .	. .	. .	. .	185,051 38
Total amount due from the Banks, . .	1,304,262 77	990,900 49	1,800,251 49	604,534 84	1,978,545 91
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses, ...	35,210 89	32,996 66	80,849 65	10,258 52	74,254 79
Real Estate, ...	20,000 00	. .	50,000 00	. .	30,000 00

Bills of other Banks incorporated in this State, ...	125,352 00	59,318 00	164,849 00	93,881 00	28,395 00
Bills of other Banks incorporated elsewhere,	. .	. .	. .	. .	. .
Balances due from other Banks, . .	124,973 79	70,921 65	48,589 78	102,238 46	204,928 47
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	998,726 09	827,664 18	1,455,963 06	398,156 86	1,640,967 65
Total amount of the Resources of the Banks, ...	1,304,262 77	990,900 49	1,800,251 49	604,534 84	1,978,545 91
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	Oct., 1850, 4 per cent. 20,000 00 April, 1851, 4 per cent. 20,000 00	Oct., 1850, 3½ per cent. 17,500 00 April, 1851, 3½ per cent. 17,500 00	Oct., 1850, 4 per cent. 36,000 00 April, 1851, 4 per cent. 36,000 00	Oct., 1850, 4½ per cent. 9,000 00 April, 1851, 4½ per cent. 9,000 00	Oct., 1850, 3½ per cent. 35,000 00 April, 1851, 3½ per cent. 35,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	73,457 01	30,867 44	65,442 70	19,988 26	76,700 86
Amount of Debts due to each Bank, secured by pledge of its stock, ...	5,200 00	. .	10,000 00	9,457 00	. .
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	. .	. .	. .

	BOSTON—Continued.				
	Cochituate.	Columbian.	Bank of Commerce.	Eagle.	Exchange.
DUE FROM THE BANKS.					
Capital Stock paid in,	$150,000 00	$500,000 00	$750,000 00	$500,000 00	$500,000 00
Bills in circulation of five dollars and upwards,	130,180 00	95,000 00	505,690 00	158,890 00	257,564 00
Bills in circulation less than five dollars,	36,222 00	15,508 00	51,273 00	15,173 00	40,967 00
Net Profits on hand,	7,918 65	25,907 07	30,334 79	45,129 15	61,181 68
Balances due to other Banks,	. .	. .	466,109 54	18,658 65	271,506 34
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	34,203 52	152,475 24	646,135 68	304,813 49	286,607 13
Cash deposited bearing interest,	. .	. .	13,989 35	69,844 10	. .
Total amount due from the Banks,	358,524 17	788,890 31	2,463,532 36	1,112,508 39	1,417,826 15
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses,	6,223 83	30,360 66	106,560 42	59,748 59	49,077 49
Real Estate,	. .	. .	15,354 99	. .	. .

Bills of other Banks incorporated in this State, ...	1,640 00	60,404 00	776,983 00	86,751 00	287,466 12
Bills of other Banks incorporated elsewhere,	442 00	. .	. .	. .	. .
Balances due from other Banks, . .	54,611 48	13,501 13	68,593 21	20,000 00	83,317 85
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	295,606 86	684,624 52	1,496,040 74	946,008 80	997,964 69
Total amount of the Resources of the Banks, ...	358,524 17	788,890 31	2,463,532 36	1,112,508 39	1,417,826 15
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	April, 1851, 4 per cent. 6,000 00	Oct., 1850, 3½ per cent. 17,500 00 April, 1851, 3½ per cent. 17,500 00	April, 1851, 5 per cent. 37,500 00	Oct., 1850, 3½ per cent. 17,500 00 April, 1851, 3½ per cent. 17,500 00	April, 1851, 4 per cent. 20,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	6,124 96	25,124 13	10,000 00	41,205 60	44,072 46
Amount of Debts due to each Bank, secured by pledge of its stock, ...	. .	. .	. .	. .	. .
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	. .	. .	. .

	BOSTON—Continued.				
	Freeman's.	Globe.	Granite.	Grocers.	Hamilton.
DUE FROM THE BANKS.					
Capital Stock paid in,	$250,000 00	$1,000,000 00	$500,000 00	$300,000 00	$500,000 00
Bills in circulation of five dollars and upwards,	175,515 00	171,414 00	201,725 00	191,125 00	207,745 00
Bills in circulation less than five dollars,	33,164 00	28,553 00	31,341 00	30,571 00	23,391 00
Net Profits on hand,	38,335 20	125,133 96	42,697 53	14,012 75	78,243 09
Balances due to other Banks,	285 69	340,015 33	101,428 43	153,847 59	77,368 24
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	109,520 07	290,921 67	258,096 78	159,483 43	305,666 00
Cash deposited bearing interest,	. .	30,000 00	. .	. .	8,000 00
Total amount due from the Banks,	606,819 96	1,986,037 96	1,135,288 74	849,039 77	1,200,413 33
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses,	30,391 26	82,018 11	74,972 47	19,636 86	48,084 03
Real Estate,	11,767 48	55,000 00	. .	. .	. .

Bills of other Banks incorporated in this State, ...	1,300 00	176,621 00	126,111 00	192,412 89	143,472 00
Bills of other Banks incorporated elsewhere,	. .	. .	. .	. .	. .
Balances due from other Banks, . .	58,054 21	49,857 36	53,685 79	70,114 97	100,570 35
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	505,307 01	1,622,541 49	880,519 48	566,875 05	908,286 95
Total amount of the Resources of the Banks, ...	606,819 96	1,986,037 96	1,135,288 74	849,039 77	1,200,413 33
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	Oct., 1850, 4½ per cent. 11,250 00 April, 1851, 4½ per cent. 11,250 00	Oct., 1850, 4 per cent. 40,000 00 April, 1851, 4 per cent. 40,000 00	Oct., 1850, 3½ per cent. 17,500 00 April, 1851, 3½ per cent. 17,500 00	Oct., 1850, 4 per cent. 10.000 00 April, 1851, 4 per cent. 12,000 00	Oct., 1850, 3½ per cent. 17,500 00 April, 1851, 4 per cent. 20,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	30,000 00	119,116 44	30,200 00	11,249 97	63,500 00
Amount of Debts due to each Bank, secured by pledge of its stock, ...	750 00	16,800 00	. .	. .	53 00
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	. .	. .	. .

	BOSTON—Continued.				
	Market.	Massachusetts.	Mechanics.	Merchants.	New England.
DUE FROM THE BANKS.					
Capital Stock paid in,	$560,000 00	$800,000 00	$150,000 00	$3,000,000 00	$1,000,000 00
Bills in circulation of five dollars and upwards,	184,580 00	113,321 00	117,115 00	758,820 00	167,634 00
Bills in circulation less than five dollars,	27,477 00	20,703 00	36,890 00	461 00	28,542 00
Net Profits on hand,	103,811 71	48,222 22	13,943 58	384,738 68	97,952 08
Balances due to other Banks,	86,543 67	32,660 82	21 37	1,232,312 51	339,961 52
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	287,920 21	247,521 77	68,271 44	937,629 07	342,523 03
Cash deposited bearing interest,	. .	. .	. .	. .	142,143 04
Total amount due from the Banks,	1,250,332 59	1,262,428 81	386,241 39	6,313,961 26	2,118,755 67
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses,	44,282 70	39,900 42	10,917 44	265,295 84	52,750 40
Real Estate,	. .	75,812 24	16,350 00	145,000 00	30,000 00

Bills of other Banks incorporated in this State,	95,937 00	61,065 00	897 00	794,826 00	213,987 00
Bills of other Banks incorporated elsewhere,	. .	. .	98 00	. .	. .
Balances due from other Banks,	62,365 14	79,681 41	59,340 95	147,409 42	202,585 50
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	1,047,747 75	1,005,969 74	298,638 00	4,961,430 00	1,619,432 77
Total amount of the Resources of the Banks,	1,250,332 59	1,262,428 81	386,241 39	6,313,961 26	2,118,755 67
Date, Rate and amount of Dividends since the last Annual Returns,	Oct., 1850, 5 per cent. 28,000 00 April, 1851, 5 per cent. 28,000 00	Oct., 1850, 3 per cent. 24,000 00 April, 1851, 3 per cent. 24,000 00	Oct., 1850, 4 per cent. 6,000 00 April, 1851, 4 per cent. 6,000 00	Oct., 1850, 4 per cent. 120,000 00 April, 1851, 4 per cent. 120,000 00	Oct., 1850, 4 per cent. 40,000 00 April, 1851, 4 per cent. 40,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	82,872 35	32,635 16	11,561 11	359,403 34	73,983 41
Amount of Debts due to each Bank, secured by pledge of its stock,	11,900 00	. .	8,540 00	35,800 78	8,350 00
Amount of Debts due and unpaid, and considered doubtful,	. .	. .	. .	. .	2,221 80

	BOSTON—Continued.				
	North.	North America.	Shawmut.	Shoe and Leath. Deal.	State.
DUE FROM THE BANKS.					
Capital Stock paid in,	$750,000 00	$500,000 00	$500,000 00	$750,000 00	$1,800,000 00
Bills in circulation of five dollars and upwards,	225,308 00	267,555 00	181,305 00	186,660 00	284,970 00
Bills in circulation less than five dollars,	46,673 00	62,911 00	23,215 00	40,937 00	32,713 00
Net Profits on hand,	51,969 78	10,240 90	63,561 72	97,426 38	185,344 09
Balances due to other Banks,	96,223 18	56,975 16	149,741 69	274,379 14	185,000 00
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	272,998 36	276,652 59	215,614 86	207,842 07	596,492 86
Cash deposited bearing interest,	. .	. .	. .	10,000 00	25,000 00
Total amount due from the Banks,	1,443,172 32	1,174,334 65	1,133,438 27	1,567,244 59	3,109,519 95
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses,	19,895 64	32,544 06	51,355 85	44,309 50	89,422 11
Real Estate,	. .	. .	. .	. .	. .

Bills of other Banks incorporated in this State, ...	131,508 00	75,038 00	124,452 00	113,949 62	185,718 00
Bills of other Banks incorporated elsewhere,	. .	. .	. .	. .	. .
Balances due from other Banks, . .	24,412 90	209,417 74	31,101 52	103,109 83	69,000 00
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	1,267,355 78	857,334 85	926,528 90	1,305,875 64	2,765,379 84
Total amount of the Resources of the Banks, ...	1,443,172 32	1,174,334 65	1,133,438 27	1,567,244 59	3,109,519 95
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	Oct., 1850, 3½ per cent. 26,250 00 April, 1851, 3½ per cent. 26,250 00	April, 1851, 3 per cent. 15,000 00	Oct., 1850, 4 per cent. 20,000 00 April, 1851, 4 per cent. 20,000 00	Oct., 1850, 4 per cent. 30,000 00 April, 1851, 4 per cent. 30,000 00	Oct. 1850, 3½ per cent. 63,000 00 April, 1851, 3½ per cent. 63,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	46,916 86	2,148 00	47,824 59	79,262 53	173,994 15
Amount of Debts due to each Bank, secured by pledge of its stock, . . .	6,700 00	1,000 00	3,000 00	1,000 00	20,325 00
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	. .	. .	6,730 19

	BOSTON—Continued.				
DUE FROM THE BANKS.	Suffolk.	Traders.	Tremont.	Union.	Washington.
Capital Stock paid in, ...	$1,000,000 00	$400,000 00	$1,000,000 00	$1,000,000 00	$500,000 00
Bills in circulation of five dollars and upwards, ...	258,220 00	156,600 00	282,013 00	259,900 00	152,820 00
Bills in circulation less than five dollars, .	11,396 00	36,937 00	57,827 00	20,853 00	37,307 00
Net Profits on hand, ...	324,060 45	43,657 22	87,474 78	123,816 62	23,515 70
Balances due to other Banks, ...	2,103,427 95	54,857 72	320,261 06	34,925 98	15,000 00
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	152,858 23	149,520 12	441,073 93	362,482 03	205,192 07
Cash deposited bearing interest, . .	. .	85,617 04	. .	31,672 59	. .
Total amount due from the Banks, . .	3,849,962 63	927,189 10	2,188,649 77	1,833,650 22	933,834 77
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses, ...	220,782 57	45,328 71	64,482 99	70,438 72	25,036 79
Real Estate, ...	100,000 00	1,109 24	40,000 00	. .	. .

Bills of other Banks incorporated in this State,	654,749 00	52,768 00	292,388 11	99,923 00	80,429 00
Bills of other Banks incorporated elsewhere,	344,300 00	. .	. .	. .	. .
Balances due from other Banks, . .	852,133 03	89,271 41	88,259 13	53,859 31	27,448 22
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	1,677,998 03	738,711 74	1,703,519 54	1,609,429 19	800,920 76
Total amount of the Resources of the Banks,	3,849,962 63	927,189 10	2,188,649 77	1,833,650 22	933,834 77
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	Oct., 1850, 5 per cent. 50,000 00 April, 1851, 5 per cent. 50,000 00	Oct., 1850, 4 per cent. 16,000 00 April, 1851, 4 per cent. 16,000 00	Oct., 1850, 4 per cent. 20,000 00 April, 1851, 4 per cent. 40,000 00	Oct., 1850, 4 per cent. on * 800,000 00 32,000 00 Oct., 1850, 1½ per cent. on † 200,000 00 3,000 00 April, 1851, 4 per cent. 40,000 00	Oct. 1850, 3 per cent. 15,000 00 April, 1851, 3 per cent. 15,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	302,572 85	32,717 59	77,042 07	118,397 26	21,026 25
Amount of Debts due to each Bank, secured by pledge of its stock, . . .	23,400 00	5,200 00	1,300 00	2,490 00	2,200 00
Amount of Debts due and unpaid, and considered doubtful, ...	11,264 38	515 00	. .	. .	2,783 44

* Capital Stock before increase. † Addition to Capital Stock.

	CHELSEA.	ANDOVER.	BEVERLY.	DANVERS.	
	Tradesman's.	Andover.	Beverly.	Danvers.	Village.
DUE FROM THE BANKS.					
Capital Stock paid in,	$100,000 00	$250,000 00	$125,000 00	$150,000 00	$120,000 00
Bills in circulation of five dollars and upwards,	98,806 00	85,215 00	70,865 00	65,740 00	70,845 00
Bills in circulation less than five dollars,	22,688 00	10,965 00	. .	18,852 00	21,832 00
Net Profits on hand,	3,372 27	17,127 58	7,639 89	5,392 86	8,256 28
Balances due to other Banks,	. .	. .	1,024 74	2,623 75	2,223 37
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	48,759 66	23,493 51	34,311 42	30,183 84	13,636 36
Cash deposited bearing interest,	. .	. .	. .	6,272 26	7,477 42
Total amount due from the Banks,	273,625 93	386,801 09	238,841 05	279,064 71	244,270 43
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses,	3,459 81	8,447 77	5,828 30	2,474 24	1,167 29
Real Estate,	. .	5,000 00	774 24	4,700 00	. .

Bills of other Banks incorporated in this State, ...	31,341 16	3,129 00	3,164 47	3,875 41	17,390 15
Bills of other Banks incorporated elsewhere,	. .	217 00	80 00	30 00	. .
Balances due from other Banks, . .	40,650 47	37,596 34	11,686 65	24,267 11	15,046 57
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	198,174 49	332,410 98	217,307 39	243,717 95	210,666 42
Total amount of the Resources of the Banks, ...	273,625 93	386,801 09	238,841 05	279,064 71	244,270 43
Date, Rate and amount of Dividends since the last Annual Returns, . . .	First dividend, April, 1851, 3,118 67	Oct., 1850, 4 per cent. 10,000 00 April, 1851, 4 per cent. 10,000 00	Oct., 1850, 3 per cent., 3,750 00 April, 1851, 3 per cent., 3,750 00	Oct., 1850, 3 per cent., 4,500 00 April, 1851, 3½ per cent. 5,250 00	Oct., 1850, 4 per cent. 4,800 00 April, 1851, 4 per cent. 4,800 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	4,531 25	14,933 56	7,514 80	4,126 21	7,053 10
Amount of Debts due to each Bank, secured by pledge of its stock, ...	. .	400 00	3,700 00	1,100 00	. .
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	4,983 33	117 00	. .

	DANVERS.	GEORGETOWN.	GLOUCESTER.	HAVERHILL.	
	Warren.	Manufacturers.	Gloucester.	Haverhill.	Merrimack.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$120,000 00	$100,000 00	$200,000 00	$150,000 00	$180,000 00
Bills in circulation of five dollars and upwards, ...	68,700 00	16,214 00	117,930 00	77,715 00	60,105 00
Bills in circulation less than five dollars, .	17,232 00	8,940 00	18,674 00	24,431 00	26,961 00
Net Profits on hand, ...	8,313 53	6,684 87	21,344 70	17,823 91	12,814 44
Balances due to other Banks, ...	997 79	. .	. .	423 50	2,283 99
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	30,270 68	8,571 89	47,822 69	19,104 88	19,192 40
Cash deposited bearing interest, . .	. .	20,175 00	. .	. .	. .
Total amount due from the Banks, . .	245,514 00	160,585 76	405,771 39	289,498 29	301,356 83
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses, ...	4,771 46	582 74	5,227 01	5,037 82	5,343 10
Real Estate, ...	. .	1,300 00	6,856 45	5000 00	2,000 00

Bills of other Banks incorporated in this State, ...	10,133 19	. .	5,750 00	793 00	5,839 00
Bills of other Banks incorporated elsewhere,	. .	. .	525 00	. .	86 00
Balances due from other Banks, . .	17,878 63	13,070 89	7,097 66	37,206 24	13,550 91
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	212,730 72	145,632 13	380,315 27	241,461 23	274,537 82
Total amount of the Resources of the Banks, ...	245,514 00	160,585 76	405,771 39	289,498 29	301,356 83
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	Oct., 1850, 3½ per cent. 4,200 00 April, 1851, 3½ per cent. 4,200 00	Oct., 1850, 3 per cent. 3,000 00 April, 1851, 3 per cent. 3,000 00	Oct., 1850, 4 per cent. 8,000 00 April, 1851, 4½ per cent. 9,000 00	Oct., 1850, 4½ per cent. 6,750 00 April, 1851, 4½ per cent. 6,750 00	Oct., 1850, 4 per cent. 7,200 00 April, 1851, 5 per cent. 9,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	7,099 64	6,091 73	21,794 00	15,000 00	10,877 32
Amount of Debts due to each Bank, secured by pledge of its stock, . . .	. .	3,300 00	8,430 00	. .	. .
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	357 58	1,457 00	. .

	HAVERHILL.	LAWRENCE.	LYNN.		MARBLEHEAD.
	Union.	Bay State.	Laighton.	Lynn Mechanics.	Grand.
DUE FROM THE BANKS.					
Capital Stock paid in,	$100,000 00	$300,000 00	$100,000 00	$150,000 00	$100,000 00
Bills in circulation of five dollars and upwards,	49,995 00	176,410 00	53,797 00	108,935 00	51,040 00
Bills in circulation less than five dollars,	24,887 00	35,177 00	21,820 00	35,822 00	21,813 00
Net Profits on hand,	6,268 56	12,589 45	5,508 33	15,162 88	2,827 16
Balances due to other Banks,	208 20	1,164 37	4,146 92	2,925 26	561 70
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	15,485 77	27,541 17	23,192 50	57,483 33	25,771 54
Cash deposited bearing interest,	. .	. .	17,508 75	. .	. .
Total amount due from the Banks,	196,844 53	552,881 99	225,973 50	370,328 47	202,013 40
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses,	1,555 95	9,230 18	5,436 63	8,718 50	4,507 53
Real Estate,	3,300 00	20,000 00	. .	10,000 00	8,700 00

Bills of other Banks incorporated in this State, ...	5,172 00	1,768 00	7,536 00	3,035 00	112 00
Bills of other Banks incorporated elsewhere,	191 00	353 00	. .	. .	. .
Balances due from other Banks, . .	21,262 97	8,817 07	16,604 14	52,733 76	17,367 90
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	165,362 61	512,713 74	196,396 73	295,841 21	171,325 97
Total amount of the Resources of the Banks, ...	196,844 53	552,881 99	225,973 50	370,328 47	202,013 40
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	Oct., 1850, 4 per cent. 4,000 00 April, 1851, 4 per cent. 4,000 00	Oct., 1850, 3½ per cent. 10,500 00 April, 1851, 3½ per cent. 10,500 00	Oct., 1850, 4 per cent. 4,000 00 April, 1851, 4 per cent. 4,000 00	Oct., 1850, 4 per cent. 6,000 00 April, 1851, 4 per cent. 6,000 00	Oct., 1850, 3 per cent. 3,000 00 April, 1851, 3 per cent. 3,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	5,348 60	10,203 23	4,482 15	14,010 86	1,999 15
Amount of Debts due to each Bank, secured by pledge of its stock, ...	. .	. .	. .	. .	13,155 78
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	. .	496 70	. .

	MARBLEHEAD.	NEWBURYPORT.			ROCKPORT.
	Marblehead.	Mechanics.	Merchants.	Ocean.	Rockport.
DUE FROM THE BANKS.					
Capital Stock paid in,	$120,000 00	$200,000 00	$210,000 00	$100,000 00	$100,000 00
Bills in circulation of five dollars and upwards,	65,920 00	60,000 00	71,815 00	99,110 00	77,895 00
Bills in circulation less than five dollars,	13,924 00	27,753 50	19,357 00	18,407 00	. .
Net Profits on hand,	1,465 42	3,997 99	14,199 11	25,711 79	2,039 19
Balances due to other Banks,	. .	6,842 95	1,464 89	205 13	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	12,549 80	25,225 98	73,684 78	47,776 54	4,039 92
Cash deposited bearing interest,	. .	. .	. .	. .	. .
Total amount due from the Banks,	213,859 22	323,820 42	390,520 78	291,210 46	183,974 11
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses,	6,984 65	11,097 58	14,536 77	6,649 57	3,325 19
Real Estate,	5,500 00	9,000 00	6,000 00	2,500 00	. .

Bills of other Banks incorporated in this State, ...	. .	3,000 00	1,757 00	4,379 10	27,278 80
Bills of other Banks incorporated elsewhere,	. .	539 00	52 00	2,027 00	. .
Balances due from other Banks, . .	16,547 06	31,059 88	46,345 04	75,949 62	42,851 35
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	184,827 51	269,123 96	321,829 97	199,705 17	110,518 77
Total amount of the Resources of the Banks, ...	213,859 22	323,820 42	390,520 78	291,210 46	183,974 11
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	Oct., 1850, 3½ per cent. 4,200 00 April, 1851, 3½ per cent. 4,200 00	Oct., 1850, 3 per cent. 6,000 00 April, 1851, 3 per cent. 6,000 00	Oct., 1850, 3 4-7 per cent. 7,500 00 April, 1851, 4 per cent. 8,400 00	Oct., 1850, 5 per cent. 5,000 00 April, 1851, 5 per cent. 5,000 00	New Bank. No dividend.
Amount of Reserved Profits at the time of declaring the last dividend, . . .	499 32	2,966 49	11,903 61	24,193 58	. .
Amount of Debts due to each Bank, secured by pledge of its stock, ...	1,100 00	3,448 00	2,731 00	. .	2,755 00
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	. .	. .	. .

	SALEM.				
	Asiatic.	Commercial.	Exchange.	Mercantile.	Merchants.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$200,000 00	$200,000 00	$200,000 00	$200,000 00	$200,000 00
Bills in circulation of five dollars and upwards, ...	93,970 00	46,330 00	66,200 00	68,580 00	50,512 00
Bills in circulation less than five dollars, .	19,800 00	38,716 00	18,277 00	12,315 00	9,003 00
Net Profits on hand, ...	32,250 08	18,597 83	15,363 09	1,563 37	4,055 22
Balances due to other Banks, ...	7,785 49	3,562 10	. .	1,850 39	1,208 83
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	97,554 74	46,354 73	46,852 56	66,451 32	49,103 99
Cash deposited bearing interest, . .	20,000 00	4,261 00	30,000 00	. .	91,587 12
Total amount due from the Banks, . .	471,360 31	357,821 66	376,692 65	350,760 08	405,470 16
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses, ...	15,974 41	5,134 25	4,076 92	8,956 98	5,526 79
Real Estate, ...	. .	7,474 90	4,000 00	7,500 00	. .

Bills of other Banks incorporated in this State, ...	25,000 00	6,103 39	1,793 00	14,833 00	4,319 00
Bills of other Banks incorporated elsewhere,	584 00	11 00	5 00	. .	. .
Balances due from other Banks, . .	37,424 54	10,426 46	19,104 76	25,810 92	33,713 58
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	392,377 36	328,671 66	347,712 97	293,659 18	361,910 79
Total amount of the Resources of the Banks, ...	471,360 31	357,821 66	376,692 65	350,760 08	405,470 16
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	Oct., 1850, 3½ per cent. 7,000 00 April, 1851, 3½ per cent. 7,000 00	Oct., 1850, 4 per cent. 8,010 00 April, 1851, 4 per cent. 8,010 00	Oct., 1850, 3⅜ per cent. 6,750 00 April, 1851, 3⅜ per cent. 6,750 00	Oct., 1850, 3 per cent. 6,000 00 April, 1851, 3½ per cent. 7,000 00	Oct. 1850, 3½ per cent. 7,000 00 April, 1851, 3½ per cent. 7,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	31,493 33	18,370 82	13,208 43	1,349 65	3,707 00
Amount of Debts due to each Bank, secured by pledge of its stock, ...	. .	. .	. .	8,475 00	4,584 50
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	1,000 00	2,100 00	. .

	SALEM.		SALISBURY.	BRIGHTON.	CAMBRIDGE.
	Naumkeag.	Salem.	Powow River.	Brighton.	Cambridge.
DUE FROM THE BANKS.					
Capital Stock paid in,	$500,000 00	$250,000 00	$100,000 00	$250,000 00	$100,000 00
Bills in circulation of five dollars and upwards,	138,075 00	26,070 00	89,905 00	232,310 00	48,280 00
Bills in circulation less than five dollars,	43,089 00	11,331 00	15,015 00	26,814 00	7,049 00
Net Profits on hand,	23,095 81	5,751 37	10,871 09	23,505 37	12,050 04
Balances due to other Banks,	4,787 49	3,991 18	. .	2,512 46	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	126,475 10	40,809 93	12,019 15	47,820 05	32,951 98
Cash deposited bearing interest,	. .	. .	. .	2,500 00	. .
Total amount due from the Banks,	835,522 40	337,953 48	227,810 24	585,461 88	200,331 02
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses,	14,030 67	3,553 47	3,687 60	8,467 01	4,501 66
Real Estate,	. .	4,377 97	. .	2,474 45	6,000 00

Bills of other Banks incorporated in this State, ...	30,163 92	1,900 00	118 00	35,300 84	5,246 00
Bills of other Banks incorporated elsewhere,	. .	. .	6 00	161 00	122 00
Balances due from other Banks, . .	33,445 40	14,809 66	26,316 20	30,252 32	14,066 42
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	757,882 41	313,312 38	197,682 44	508,806 26	170,394 94
Total amount of the Resources of the Banks, ...	835,522 40	337,953 48	227,810 24	585,461 88	200,331 02
Date, Rate and amount of Dividends since the last Annual Returns, . . .	Oct., 1850, 3½ per cent. 17,500 00 April, 1851, 3½ per cent. 17,500 00	Oct., 1850, 3 per cent. 7,500 00 April, 1851, 3 per cent. 7,500 00	Oct., 1850, 4 per cent. 4,000 00 April, 1851, 4 per cent. 4,000 00	Oct., 1850, 5 per cent. 12,500 00 April, 1851, 5 per cent. 12,500 00	Oct., 1850, 4½ per cent. 4,500 00 April, 1851, 4 per cent. 4,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	18,222 42	5,005 70	9,712 75	20,782 48	13,660 01
Amount of Debts due to each Bank, secured by pledge of its stock, ...	3,750 00	6,960 00	700 00	12,075 00	4,644 88
Amount of Debts due and unpaid, and considered doubtful, ...	300 00	. .	2,500 00	81 20	. .

	CAMBRIDGE.	CHARLESTOWN.	CONCORD.	FRAMINGHAM.	LOWELL.
	Charles River.	Bunker Hill.	Concord.	Framingham.	Appleton.
DUE FROM THE BANKS.					
Capital Stock paid in,	$100,000 00	$200,000 00	$100,000 00	$200,000 00	$150,000 00
Bills in circulation of five dollars and upwards,	52,740 00	124,900 00	80,940 00	106,000 00	106,090 00
Bills in circulation less than five dollars,	17,912 00	31,003 00	8,095 00	32,004 00	32,396 00
Net Profits on hand,	10,872 47	20,774 85	6,279 86	15,030 07	14,120 47
Balances due to other Banks,	. .	. .	. .	289 00	339 79
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	49,706 76	165,200 34	16,389 89	17,703 81	75,144 30
Cash deposited bearing interest,	. .	. .	. .	. .	5,000 00
Total amount due from the Banks,	231,231 23	541,878 19	211,704 75	371,026 88	383,090 56
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses,	12,073 17	20,905 60	8,665 34	7,100 75	4,091 34
Real Estate,	. .	20,000 00	2,400 00	4,250 00	18,000 00

Bills of other Banks incorporated in this State, ...	896 00	9,300 00	2,389 00	134 00	17,541 00
Bills of other Banks incorporated elsewhere,	224 00	1,102 00	356 00	93 00	1,121 00
Balances due from other Banks, . .	26,651 17	95,661 96	16,395 94	10,740 26	42,497 17
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	191,386 89	394,908 63	181,498 47	348,708 87	299,840 05
Total amount of the Resources of the Banks, ...	231,231 23	541,878 19	211,704 75	371,026 88	383,090 56
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	April, 1851, 4 per cent. 4,000 00	Oct., 1850, 4 per cent. 8,000 00 April, 1851, 4 per cent. 8,000 00	Oct., 1850, 3½ per cent. 3,500 00 April, 1851, 3½ per cent. 3,500 00	Oct., 1850, 3 per cent. 6,000 00 April, 1851, 3 per cent. 6,000 00	Oct. 1850, 4 per cent. 6,000 00 April, 1851, 4½ per cent. 6,750 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	11,028 60	18,976 62	8,678 57	11,954 81	8,806 30
Amount of Debts due to each Bank, secured by pledge of its stock, . . .	2,780 00	14,020 00	5,445 00	500 00	100 00
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	2,000 00	21,000 00	. .

	LOWELL.			NEWTON.	WALTHAM.
DUE FROM THE BANKS.	Lowell.	Prescott.	Railroad.	Newton.	Waltham.
Capital Stock paid in, ...	$200,000 00	$100,000 00	$600,000 00	$150,000 00	$100,000 00
Bills in circulation of five dollars and upwards, ...	120,140 00	87,355 00	265,845 00	103,010 00	85,833 00
Bills in circulation less than five dollars, .	27,919 00	22,223 00	64,393 00	30,405 00	10,921 00
Net Profits on hand, ...	29,665 97	3,170 43	86,385 79	. .	3,557 40
Balances due to other Banks, ...	1,085 60	. .	2,331 78	. .	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	46,297 28	30,733 91	35,841 33	49,508 14	11,310 26
Cash deposited bearing interest, . .	. .	. .	. .	. .	. .
Total amount due from the Banks, . .	425,107 85	243,482 34	1,054,796 90	332,923 14	211,621 66
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses, ...	3,572 40	4,276 10	17,453 47	6,150 66	6,787 54
Real Estate, ...	. .	. .	. .	5,717 72	5,500 00

Bills of other Banks incorporated in this State, ...	17,520 36	22,002 00	6,973 00	8,488 00	2,921 00
Bills of other Banks incorporated elsewhere,	691 00	390 00	890 00	229 00	311 00
Balances due from other Banks, . .	29,130 75	16,933 37	76,663 73	23,151 98	6,108 94
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	374,193 34	199,880 87	952,816 70	289,185 78	189,993 18
Total amount of the Resources of the Banks, ...	425,107 85	243,482 34	1,054,796 90	332,923 14	211,621 66
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	Oct., 1850, 5 per cent. 10,000 00 April, 1851, 5 per cent. 10,000 00	April, 1851, At rate of 6 per cent. per ann. on am't paid in. 3,717 56 First dividend.	Oct., 1850, 4 per cent. 24,000 00 April, 1851, 4 per cent. 24,000 00	Oct., 1850, 4 per cent. 6,000 00 April, 1851, 4 per cent. 6,000 00	April, 1851, 4 per cent. 4,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	28,552 01	. .	74,350 00	7,753 16	3,626 69
Amount of Debts due to each Bank, secured by pledge of its stock, ...	3,545 00	450 00	1,450 00	10,400 00	1,100 00
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	6,000 00	1,500 00	1,188 00

	BLACKSTONE.	FITCHBURG.		LANCASTER.	LEICESTER.
	Worcester County.	Fitchburg.	Rollstone.	Lancaster.	Leicester.
DUE FROM THE BANKS.					
Capital Stock paid in,	$100,000 00	$200,000 00	$100,000 00	$125,000 00	$100,000 00
Bills in circulation of five dollars and upwards,	34,265 00	192,105 00	99,455 00	122,150 00	103,165 00
Bills in circulation less than five dollars,	23,531 00	27,401 00	23,206 00	19,735 00	19,542 00
Net Profits on hand,	626 12	13,603 59	5,159 87	18,112 50	9,537 30
Balances due to other Banks,	. .	. .	. .	. .	12 13
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	9,304 19	25,226 23	18,327 96	13,465 17	11,652 72
Cash deposited bearing interest,	. .	. .	. .	. .	. .
Total amount due from the Banks,	167,726 31	458,335 82	246,148 83	298,462 67	243,909 15
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses,	4,735 11	13,276 94	4,116 50	3,984 90	3,026 19
Real Estate,	. .	1,700 00	3,985 05	1,000 00	1,000 00

Bills of other Banks incorporated in this State,	578 00	696 00	1,253 00	374 00	2,368 00
Bills of other Banks incorporated elsewhere,	908 00	76 00	189 00	65 00	1,170 00
Balances due from other Banks,	9,671 99	72,552 02	36,696 56	44,931 92	38,886 36
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	151,833 21	370,034 86	199,908 72	248,106 85	197,458 60
Total amount of the Resources of the Banks,	167,726 31	458,335 82	246,148 83	298,462 67	243,909 15
Date, Rate and amount of Dividends since the last Annual Returns,	First dividend at the rate of 8 23-100 per cent. per ann. 6,000 00	Oct., 1850, 3½ per cent. 7,000 00 April, 1851, 3½ per cent. 7,000 00	Oct., 1850, Interest, 6,000 00 April, 1851, 4 per cent. 4,000 00	Oct., 1850, 4 per cent. 5,000 00 April, 1851, 4 per cent. 5,000 00	Oct., 1850, 8 per cent. 8,000 00 April, 1851, 5 per cent. 5,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	225 61	11,516 03	3,155 83	16,976 26	8,000 00
Amount of Debts due to each Bank, secured by pledge of its stock,	1,450 00	1,500 00	1,950 00	2,350 00	. .
Amount of Debts due and unpaid, and considered doubtful,	140 00	. .	. .	564 35	. .

	MILFORD.	MILLBURY.	OXFORD.	SOUTHBRIDGE.	UXBRIDGE.
	Milford.	Millbury.	Oxford.	Southbridge.	Blackstone.
DUE FROM THE BANKS.					
Capital Stock paid in,	$100,000 00	$50,000 00	$100,000 00	$100,000 00	$100,000 00
Bills in circulation of five dollars and upwards,	98,380 00	33,839 00	67,035 00	80,930 00	46,875 00
Bills in circulation less than five dollars,	24,194 00	12,127 00	15,016 00	19,926 00	18,688 25
Net Profits on hand,	6,058 08	5,500 00	973 40	3,224 41	2,403 56
Balances due to other Banks,	. .	. .	1,497 78	. .	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	9,754 82	6,692 69	6,571 44	7,189 61	21,953 82
Cash deposited bearing interest,	. .	. .	. .	. .	. .
Total amount due from the Banks,	238,386 90	108,158 69	191,093 62	211,270 02	189,920 63
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses,	4,565 39	3,565 50	2,642 60	4,617 64	4,444 69
Real Estate,	. .	. .	2,054 60	15,172 91	223 74

Bills of other Banks incorporated in this State, ...	18,838 10	399 00	986 00	584 00	817 00
Bills of other Banks incorporated elsewhere,	238 00	110 00	454 00	91 00	553 00
Balances due from other Banks, . .	15,294 53	10,408 64	10,180 42	4,650 67	31,232 05
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	199,450 88	93,675 55	174,776 00	186,153 80	152,650 15
Total amount of the Resources of the Banks, ...	238,386 90	108,158 69	191,093 62	211,270 02	189,920 63
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	Oct., 1850, 4 per cent. 4,000 00 April, 1851, 4 per cent. 4,000 00	Oct., 1850, 3 per cent. 1,500 00 April, 1851, 4 per cent. 2,000 00	Oct., 1850, 3 per cent. 3,000 00 April, 1851, 3 per cent. 3,000 00	Oct., 1850, 3 per cent. 3,000 00 April, 1851, 3 per cent. 3,000 00	Oct., 1850, 3 per cent. 3,000 00 April, 1851, 3 per cent. 3,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	4,892 10	5,500 00	1,701 49	2,786 35	2,504 14
Amount of Debts due to each Bank, secured by pledge of its stock, ...	. .	4,878 00	1,272 00	250 00	2,142 50
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	12,049 94	. .	2,607 05

	WORCESTER.				
	Central.	Citizens.	Mechanics.	Quinsigamond.	Worcester.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$150,000 00	$150,000 00	$150,000 00	$100,000 00	$200,000 00
Bills in circulation of five dollars and upwards, ...	91,420 00	104,550 00	126,897 00	79,220 00	113,575 00
Bills in circulation less than five dollars, .	33,476 00	22,242 00	36,606 00	16,368 00	44,187 00
Net Profits on hand, ...	18,871 35	34,949 78	12,809 96	10,211 82	30,070 83
Balances due to other Banks, ...	1,180 41	1,510 86	. .	. .	3,176 43
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	38,562 93	35,933 30	51,998 62	53,538 00	85,354 84
Cash deposited bearing interest, . .	. .	. .	. .	. .	5,950 00
Total amount due from the Banks, . .	333,510 69	349,185 94	378,311 58	259,337 82	482,314 10
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses, ...	5,764 60	9,687 88	8,952 14	9,201 97	10,918 32
Real Estate, ...	. .	. .	. .	. .	892 22

Bills of other Banks incorporated in this State,	2,990 00	. .	5,713 00	2,953 00	1,673 00
Bills of other Banks incorporated elsewhere,	2,683 00	130 00	12,573 00	2,321 00	399 00
Balances due from other Banks,	38,172 01	38,674 18	56,062 84	54,756 72	68,601 30
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	283,901 08	300,693 88	295,010 60	190,105 13	399,830 26
Total amount of the Resources of the Banks,	333,510 69	349,185 94	378,311 58	259,337 82	482,314 10
Date, Rate, and amount of Dividends since the last Annual Returns,	Oct., 1850, 3½ per cent. 5,250 00 April, 1851, 4 per cent. 6,000 00	Oct., 1850, 4 per cent. 6,000 00 April, 1851, 4 per cent. 6,000 00	Oct., 1850, 4 per cent. 6,000 00 April, 1851, 4 per cent. 6,000 00	Oct., 1850, 4 per cent. 4,000 00 April, 1851, 4 per cent. 4,000 00	Oct. 1850, 4 per cent. 8,000 00 April, 1851, 4 per cent. 8,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	17,400 00	32,852 38	11,826 09	9,001 77	27,499 33
Amount of Debts due to each Bank, secured by pledge of its stock,	750 00	. .	. .	. .	1,000 00
Amount of Debts due and unpaid, and considered doubtful,	81 00	. .	. .	. .	. .

	NORTHAMPTON.		WARE.	GREENFIELD.	
DUE FROM THE BANKS.	Holyoke.	Northampton.	Hampshire Manufac.	Franklin County.	Greenfield.
Capital Stock paid in, ...	$200,000 00	$200,000 00	$200,000 00	$150,000 00	$200,000 00
Bills in circulation of five dollars and upwards, ...	212,185 00	173,600 00	164,780 00	148,450 00	93,390 00
Bills in circulation less than five dollars, .	20,865 00	31,904 00	44,540 00	37,253 00	37,621 00
Net Profits on hand, ...	9,044 57	33,618 26	8,609 94	3,548 72	6,780 02
Balances due to other Banks, ...	12,409 63	145 24	. .	. .	785 99
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	23,921 83	31,794 26	7,496 46	19,097 15	24,815 51
Cash deposited bearing interest, . .	. .	. .	. .	. .	700 00
Total amount due from the Banks, . .	478,426 03	471,061 76	425,426 40	358,348 87	364,092 52
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses, ...	3,587 10	8,256 81	12,952 09	5,476 33	5,209 44
Real Estate, ...	. .	. .	3,785 30	5,062 40	4,019 29

Bills of other Banks incorporated in this State, ...	5,851 00	5,597 00	750 00	3,301 00	1,159 00
Bills of other Banks incorporated elsewhere,	63 00	708 00	133 00	1,960 00	313 00
Balances due from other Banks, . .	66,026 46	69,754 65	23,330 89	50,603 61	30,744 92
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	402,898 47	386,745 30	384,475 12	291,945 53	322,646 87
Total amount of the Resources of the Banks, ...	478,426 03	471,061 76	425,426 40	358,348 87	364,092 52
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	Oct., 1850, 4½ per cent. on * 150,000 00 6,750 00 April, 1851, 4½ per cent. 9,000 00	Oct., 1850, 4½ per cent. 9,000 00 March, 1851, 4½ per cent. 9,000 00	Oct., 1850, 4 per cent. 8,000 00 April, 1851, 4 per cent. 8,000 00	Oct., 1850, 4½ per cent. 6,750 00 April, 1851, 5½ per cent. 8,250 00	Oct. 1850, 4 per cent. 8,000 00 April, 1851, 4 per cent. 8,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	7,130 62	30,364 12	8,000 67	1,073 99	4,948 33
Amount of Debts due to each Bank, secured by pledge of its stock, . . .	. .	1,500 00	. .	1,050 00	1,200 00
Amount of Debts due and unpaid, and considered doubtful, ...	. .	990 00	. .	800 00	1,500 00

* Capital before increase.

	CHICOPEE.	SPRINGFIELD.			
	Cabot.	Agawam.	Chicopee.	John Hancock.	Springfield.
DUE FROM THE BANKS.					
Capital Stock paid in,	$150,000 00	$200,000 00	$300,000 00	$100,000 00	$300,000 00
Bills in circulation of five dollars and upwards,	131,415 00	155,165 00	176,460 00	66,815 00	130,000 00
Bills in circulation less than five dollars,	33,411 00	46,125 00	43,720 00	20,104 00	62,441 00
Net Profits on hand,	6,816 48	8,181 30	14,270 47	428 17	4,461 87
Balances due to other Banks,	. .	1,614 62	11,301 91	. .	3,024 44
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	15,140 87	44,674 27	72,485 63	21,851 09	41,938 34
Cash deposited bearing interest,	. .	. .	. .	. .	10,108 13
Total amount due from the Banks,	336,783 35	455,760 19	618,238 01	209,198 26	551,973 78
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses,	3,736 19	7,426 12	8,823 84	2,472 61	12,703 82
Real Estate,	. .	7,300 00	7,000 00	8,350 37	7,200 00

Bills of other Banks incorporated in this State, ...	2,000 00	8,272 00	11,752 00	4,731 00	11,153 00
Bills of other Banks incorporated elsewhere,	600 00	838 00	476 00	158 00	2,563 00
Balances due from other Banks, . .	30,029 67	32,382 11	19,414 85	15,998 72	39,243 48
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	300,417 49	399,541 96	570,771 32	177,487 56	479,110 48
Total amount of the Resources of the Banks, ...	336,783 35	455,760 19	618,238 01	209,198 26	551,973 78
Date, Rate and amount of Dividends since the last Annual Returns, . . .	Oct., 1850, 4 per cent. 6,000 00 April, 1851, 4 per cent. 6,000 00	Oct., 1850, 4 per cent. 8,000 00 April, 1851, 4½ per cent. 9,000 00	Oct., 1850, 4 per cent., 12,000 00 April, 1851, 4 per cent., 12,000 00	April, 1851. First dividend, 2 per cent. 2,000 00	Oct., 1850, 3½ per cent. 10,500 00 April, 1851, 3½ per cent. 10,500 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	5,322 25	6,619 48	12,201 22	872 50	1,378 14
Amount of Debts due to each Bank, secured by pledge of its stock, ...	350 00	700 00	1,950 00	2,600 00	8,000 00
Amount of Debts due and unpaid, and considered doubtful, ...	3,941 73	575 13	2,500 00	. .	. .

	SPRINGFIELD.	WESTFIELD.	ADAMS.	GT.BARRINGTON.	LEE.
	Western.	Hampden.	Adams.	Mahaiwe.	Lee.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$250,000 00	$100,000 00	$150,000 00	$100,000 00	$100,000 00
Bills in circulation of five dollars and upwards, ...	222,020 00	88,165 00	100,400 00	118,610 00	71,330 00
Bills in circulation less than five dollars, .	56,120 00	21,835 00	9,720 00	21,320 00	29,842 00
Net Profits on hand, ...	9,356 01	13,341 27	4,939 69	9,178 73	13,319 20
Balances due to other Banks, . . .	61,770 24	. .	5,717 27	1,196 91	5 27
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	29,408 61	16,435 57	18,189 02	26,491 44	10,246 62
Cash deposited bearing interest, . .	. .	. .	. .	. .	. .
Total amount due from the Banks, . .	628,683 86	239,776 84	* 290,485 98	276,797 08	224,743 09
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses, ...	4,890 76	6,619 54	6,572 00	6,013 08	6,388 17
Real Estate, ...	10,469 02	3,500 00	2,500 00	2,733 92	2,330 00

Bills of other Banks incorporated in this State,	6,163 00	2,292 00	1,040 00	5,200 00	248 00
Bills of other Banks incorporated elsewhere,	636 00	1,625 00	938 00	782 00	276 00
Balances due from other Banks,	112,324 43	27,436 19	20,206 92	43,273 60	18,066 28
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	494,200 65	198,304 11	259,229 06	218,794 48	197,434 64
Total amount of the Resources of the Banks,	628,683 86	239,776 84	290,485 98	276,797 08	224,743 09
Date, Rate, and amount of Dividends since the last Annual Returns,	Jan., 1851, Quarterly div. 2 per cent. 5,000 00 April, 1851, Quarterly div. 2 per cent. 5,000 00	April, 1851, 4 per cent. 4,000 00	Oct., 1850, 3½ per cent. 5,250 00 April, 1851, 3½ per cent. 5,250 00	Oct., 1850, 3½ per cent. 3,500 00 April, 1851, 3½ per cent. 3,500 00	Oct., 1850, 4 per cent. 4,000 00 April, 1851, 4 per cent., 4,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	8,302 11	13,564 78	4,019 69	7,369 14	16,709 72
Amount of Debts due to each Bank, secured by pledge of its stock,	100 00	. .	. .	. .	2,150 00
Amount of Debts due and unpaid, and considered doubtful,	8,700 00	. .	. .	. .	. .

* The Return shows an error in the above total, of $1,520 00.

	PITTSFIELD.	STOCKBRIDGE	CANTON.	DEDHAM.	DORCHESTER.
	Agricultural.	Housatonic.	Neponset.	Dedham.	Blue Hill.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$150,000 00	$100,000 00	$100,000 00	$200,000 00	$100,000 00
Bills in circulation of five dollars and upwards, ...	113,470 00	86,360 00	35,435 00	106,848 00	48,805 00
Bills in circulation less than five dollars, .	13,434 00	18,585 00	17,271 00	23,981 00	15,285 00
Net Profits on hand, ...	37,787 48	24,960 76	3,474 42	34,722 67	8,178 22
Balances due to other Banks, ...	1,128 75	8 37	525 38	316 65	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	56,817 97	12,361 55	16,756 43	91,553 59	34,563 36
Cash deposited bearing interest, . .	. .	. .	. .	. .	. .
Total amount due from the Banks, . .	372,638 20	242,275 68	173,462 23	457,421 91	206,831 58
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses, ...	8,098 43	4,825 95	4,453 72	16,476 69	3,449 51
Real Estate, ...	1,459 41	2,250 00	. .	. .	. .

Bills of other Banks incorporated in this State, ...	1,804 00	1,118 00	13 00	67 00	483 00
Bills of other Banks incorporated elsewhere,	1,681 00	527 00	. .	7 00	. .
Balances due from other Banks, . .	64,042 55	30,274 60	4,096 83	43,305 21	6,357 62
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	295,552 81	203,280 13	164,898 68	397,566 01	173,091 68
Total amount of the Resources of the Banks, ...	372,638 20	242,275 68	173,462 23	457,421 91	* 183,381 81
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	Oct., 1850, 5 per cent. 7,500 00 April, 1851, 5 per cent. 7,500 00	Oct., 1850, 4½ per cent. 4,500 00 April, 1851, 4½ per cent. 4,500 00	Oct., 1850, 2 per cent. 2,000 00 April, 1851, 3 per cent. 3,000 00	Nov., 1850, 4 per cent. 8,000 00 May, 1851, 4 per cent. 8,000 00	None.
Amount of Reserved Profits at the time of declaring the last dividend, . . .	35,732 24	24,263 11	2,944 32	34,490 44	930 02
Amount of Debts due to each Bank, secured by pledge of its stock, . . .	9,000 00	300 00	2,000 00	1,189 74	900 00
Amount of Debts due and unpaid, and considered doubtful, ...	67 78	754 43	1,729 98	. .	. .

* Deficiency, by Return, of $23,449 77.

	DORCHESTER.	QUINCY.	RANDOLPH.	ROXBURY.	WEYMOUTH.
	Mattapan.	Quincy Stone.	Randolph.	People's.	Union Bank of Weymouth and Braintree.
DUE FROM THE BANKS.					
Capital Stock paid in,	$100,000 00	$100,000 00	$150,000 00	$150,000 00	$100,000 00
Bills in circulation of five dollars and upwards,	74,350 00	71,850 00	86,600 00	66,470 00	90,545 00
Bills in circulation less than five dollars,	22,874 00	14,015 00	31,608 00	18,314 00	17,621 00
Net Profits on hand,	5,001 05	10,665 58	30,658 86	5,516 22	10,946 00
Balances due to other Banks,	. .	. .	. .	. .	59 56
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	10,155 61	36,422 10	48,144 19	64,644 42	25,717 20
Cash deposited bearing interest,	. .	. .	. .	. .	. .
Total amount due from the Banks,	212,380 66	232,952 68	347,011 05	304,944 64	*244,889 73
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses,	4,314 71	6,155 11	7,103 63	6,234 41	3,447 00
Real Estate,	. .	4,850 00	. .	. .	6,000 00

Bills of other Banks incorporated in this State,	354 00	4,160 04	3,065 00	1,819 00	1,893 00
Bills of other Banks incorporated elsewhere,	. .	608 00	. .	389 00	54 00
Balances due from other Banks,	17,239 92	22,660 23	37,033 27	20,956 76	35,373 39
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	190,472 03	194,519 30	299,809 15	275,545 47	198,122 34
Total amount of the Resources of the Banks,	212,380 66	232,952 68	347,011 05	304,944 64	244,889 73
Date, Rate, and amount of Dividends since the last Annual Returns,	Oct., 1850, 4 per cent. 4,000 00 April, 1851, 4 per cent. 4,000 00	Oct., 1850, 4 per cent. 4,000 00 April, 1851, 4 per cent. 4,000 00	Oct., 1850, 4 per cent. 6,000 00 April, 1851, 4 per cent. 6,000 00	Oct., 1850, 3½ per cent. 5,250 00 April, 1851, 4 per cent. 6,000 00	Oct., 1850, 3½ per cent. 3,500 00 April, 1851, 4 per cent. 4,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	3,889 35	9,597 60	25,792 18	5,568 66	8,858 83
Amount of Debts due to each Bank, secured by pledge of its stock,	. .	1,500 00	. .	. .	. .
Amount of Debts due and unpaid, and considered doubtful,	. .	2,671 25	. .	. .	937 81

* The Return shows an error of 97 cents in the balance.

	WRENTHAM.	ATTLEBOROUGH.	FAIRHAVEN.	FALL RIVER.	
	Wrentham.	Attleborough.	Fairhaven.	Fall River.	Massasoit.
DUE FROM THE BANKS.					
Capital Stock paid in,	$150,000 00	$100,000 00	$200,000 00	$300,000 00	$100,000 00
Bills in circulation of five dollars and upwards,	71,434 00	32,235 00	77,185 00	81,310 00	52,970 00
Bills in circulation less than five dollars,	27,146 00	20,664 00	6,927 25	23,938 00	7,101 00
Net Profits on hand,	6,882 23	12,347 76	7,223 04	61,030 40	12,361 65
Balances due to other Banks,	. .	3,308 21	611 07	7,201 74	1,124 60
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	12,846 09	15,269 23	82,995 39	60,657 76	18,463 97
Cash deposited bearing interest,	. .	. .	. .	. .	. .
Total amount due from the Banks,	268,308 32	183,824 20	374,941 75	534,137 90	192,021 22
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses,	5,727 99	2,790 41	8,365 05	10,767 05	8,213 89
Real Estate,	797 80	3,900 00	3,500 00	7,000 00	. .

Bills of other Banks incorporated in this State, ...	1,376 00	946 36	252 00	5,595 87	4,234 00
Bills of other Banks incorporated elsewhere,	1,853 00	251 00	120 00	. .	. .
Balances due from other Banks, . .	30,702 04	990 21	51,933 05	25,659 79	12,353 94
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	227,851 49	174,946 22	310,771 65	485,115 19	167,219 39
Total amount of the Resources of the Banks, ...	268,308 32	183,824 20	374,941 75	534,137 90	192,021 22
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	Nov. 1850, 3 per cent. 4,500 00	Oct., 1850, 3 per cent. 3,000 00 April, 1851, 3 per cent. 3,000 00	Oct., 1850, 3½ per cent. 7,000 00 April, 1851, 4 per cent. 8,000 00	Oct., 1850, 6 6-7 per cent. 12,000 00 April, 1851, 6 2-7 per cent. 11,000 00	Jan. 1851, 3 per cent. 3,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	4,326 40	11,787 94	6,042 34	8,277 73	9,664 76
Amount of Debts due to each Bank, secured by pledge of its stock, . . .	6,509 31	. .	. .	5,425 00	2,100 00
Amount of Debts due and unpaid, and considered doubtful, ...	2,455 04	15,000 00	. .	2,400 00	. .

	NEW BEDFORD.				TAUNTON.
	Bedford Commercial.	Marine.	Mechanics.	Merchants.	Bristol County.
DUE FROM THE BANKS.					
Capital Stock paid in,	$400,000 00	$300,000 00	$200,000 00	$400,000 00	$200,000 00
Bills in circulation of five dollars and upwards,	153,180 00	166,570 00	75,911 00	202,445 00	84,541 50
Bills in circulation less than five dollars,	21,257 00	30,320 00	. .	27,102 00	23,940 50
Net Profits on hand,	26,850 13	21,962 86	20,298 70	15,595 48	21,907 17
Balances due to other Banks,	11,192 84	1,638 57	4,206 56	6,884 03	8,091 16
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	145,327 18	104,293 92	60,058 82	232,677 90	46,896 77
Cash deposited bearing interest,	. .	22,675 62	. .	21,595 45	. .
Total amount due from the Banks,	757,807 15	647,460 97	360,475 08	906,299 86	385,377 10
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses,	6,332 32	9,755 60	3,103 71	8,834 29	3,137 73
Real Estate,	18,000 00	8,000 00	9,000 00	16,000 00	8,000 00

Bills of other Banks incorporated in this State, ...	500 00	1,689 00	4,651 00	. .	2,351 01
Bills of other Banks incorporated elsewhere,	180 00	39 00	. .	406 00	922 50
Balances due from other Banks, . .	21,893 28	37,611 52	32,393 50	50,463 53	7,664 94
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	710,901 55	590,365 85	311,326 87	830,596 04	363,300 92
Total amount of the Resources of the Banks, ...	757,807 15	647,460 97	360,475 08	906,299 86	385,377 10
Date, Rate and amount of Dividends since the last Annual Returns, . . .	Oct., 1850, 3½ per cent. 14,000 00 April, 1851, 4 per cent. 16,000 00	Oct., 1850, 3½ per cent. 10,500 00 April, 1851, 4 per cent. 12,000 00	None.	April, 1851, 5 per cent. 20,000 00	Oct., 1850, 4 per cent. 8,000 00 April, 1851, 4 per cent. 8,000 00
Amount of Reserved Profits at the time of declaring the last dividend, ...	25,257 30	18,781 37	. .	41,805 29	21,285 54
Amount of Debts due to each Bank, secured by pledge of its stock, ...	. .	200 00	. .	. .	1,025 00
Amount of Debts due and unpaid, and considered doubtful, ...	2,587 40	8,200 00	24,700 00	. .	. .

	TAUNTON.		ABINGTON.	HINGHAM.	PLYMOUTH.
	Machinists.	Taunton.	Abington.	Hingham.	Old Colony.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$100,000 00	$200,000 00	$100,000 00	$105,000 00	$100,000 00
Bills in circulation of five dollars and upwards, ...	48,992 00	94,130 00	89,500 00	82,710 00	92,000 00
Bills in circulation less than five dollars, .	29,612 00	26,642 00	24,249 00	25,616 00	16,109 00
Net Profits on hand, ...	6,846 93	24,067 17	2,459 17	12,906 31	18,024 12
Balances due to other Banks, ...	. .	1,872 55	. .	. .	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	31,643 96	60,549 48	10,014 11	31,259 72	37,059 24
Cash deposited bearing interest, . .	. .	. .	. .	. .	. .
Total amount due from the Banks, . .	217,094 89	407,261 20	226,222 28	257,492 03	263,192 36
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses, ...	5,139 58	6,253 35	3,975 26	1,897 08	3,198 21
Real Estate, ...	. .	3,750 00	. .	16,797 46	1,000 00

Bills of other Banks incorporated in this State, ...	221 00	2,139 00	4,268 00	10,286 00	14,395 60
Bills of other Banks incorporated elsewhere,	321 00	765 00	. .	. .	. .
Balances due from other Banks, . .	21,962 76	20,946 70	21,686 35	18,523 73	56,815 25
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	189,450 55	373,407 15	196,292 67	209,987 71	187,783 30
Total amount of the Resources of the Banks, ...	217,094 89	407,261 20	226,222 28	257,492 03	263,192 36
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	3 per cent. 3,000 00	Oct., 1850, 5 per cent. 10,000 00 April, 1851, 4⅜ per cent. 8,750 00	April, 1851, First dividend. 2,766 48	Oct., 1850, 4 per cent. 4,200 00 April, 1851, 4 per cent. 4,200 00	Sept., 1850, 5 per cent. 5,000 00 March, 1851, 5 per cent. 5,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	8,621 57	22,524 49	1,921 27	10,907 76	15,834 95
Amount of Debts due to each Bank, secured by pledge of its stock, ...	5,000 00	1,000 00	. .	3,210 00	1,600 00
Amount of Debts due and unpaid, and considered doubtful, ...	200 00	. .	. .	. .	. .

	PLYMOUTH.	WAREHAM.	FALMOUTH.	YARMOUTH.	NANTUCKET.
	Plymouth.	Wareham.	Falmouth.	Barnstable.	Pacific.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$100,000 00	$100,000 00	$100,000 00	$200,000 00	$200,000 00
Bills in circulation of five dollars and upwards, ...	99,255 00	62,100 00	70,470 00	167,505 00	114,920 00
Bills in circulation less than five dollars, .	24,448 00	14,543 00	7,836 00	18,316 00	18,103 25
Net Profits on hand, ...	16,238 99	5,083 95	3,188 31	25,647 29	12,884 84
Balances due to other Banks, . . .	. .	708 63	. .	. .	3,704 55
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	20,475 28	32,708 98	7,344 28	13,776 82	299,903 99
Cash deposited bearing interest, . .	. .	3,000 00	. .	. .	. .
Total amount due from the Banks, . .	260,417 27	218,144 56	188,838 59	425,245 11	649,516 63
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses, ...	5,555 09	3,521 06	2,659 61	8,168 63	15,519 25
Real Estate, ...	1,000 00	7,210 65	6,700 00	2,000 00	12,000 00

Bills of other Banks incorporated in this State, ...	7,203 77	404 00	200 00	820 00	811 00
Bills of other Banks incorporated elsewhere,	300 00	105 00	53 00	98 00	7 00
Balances due from other Banks, . .	51,713 75	34,910 73	24,046 00	31,642 78	225,119 77
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	194,644 66	171,993 12	155,179 98	382,515 70	396,059 61
Total amount of the Resources of the Banks, ...	260,417 27	218,144 56	188,838 59	425,245 11	649,516 63
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	Oct., 1850, 5 per cent. 5,000 00 April, 1851, 5 per cent. 5,000 00	Oct., 1850, 3 per cent. 3,000 00	Oct., 1850, 3 per cent. 3,000 00 April, 1851, 3 per cent. 3,000 00	Oct., 1850, 4½ per cent. 9,000 00 April, 1851, 5 per cent. 10,000 00	Oct. 1850, 4 per cent. 8,000 00 April, 1851, 4 per cent. 8,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	14,331 50	5,431 79	2,869 58	23,549 53	13,072 73
Amount of Debts due to each Bank, secured by pledge of its stock, . . .	2,100 00	150 00	975 00	5,420 00	. .
Amount of Debts due and unpaid, and considered doubtful, ...	. .	37,138 10	500 00	696 44	. .

AGGREGATE.

DUE FROM THE BANKS.	30 Banks in Boston.	100 Banks out of Boston.	Total—130 Banks.
Capital Stock paid in,	$21,760,000 00	$16,505,000 00	$38,265,000 00
Bills in circulation of five dollars and upwards,	6,678,316 00	9,686,879 50	16,365,195 50
Bills in circulation less than five dollars,	1,001,363 00	2,328,139 75	3,329,502 75
Net Profits on hand,	2,465,373 18	1,359,234 82	3,824,608 00
Balances due to other Banks,	6,787,148 28	214,773 02	7,001,921 30
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	8,796,574 67	4,173,200 55	12,969,775 22
Cash deposited bearing interest,	601,317 50	268,810 75	870,128 25
Total amount due from the Banks,	48,090,092 63	* 34,537,559 36	*82,627,651 99
RESOURCES OF THE BANKS.			
Gold, Silver, and other coined metals in their banking-houses,	1,817,387 97	661,470 81	2,478,858 78
Real Estate,	590,393 95	407,819 87	998,213 82
Bills of other Banks incorporated in this State,	5,302,590 74	535,245 54	5,837,836 28
Bills of other Banks incorporated elsewhere,	344,840 00	53,111 50	397,951 50

Balances due from other Banks, ...	3,223,354 01	3,326,878 83	6,550,232 84
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	36,811,525 96	29,529,583 04	66,341,109 00
Total amount of the Resources of the Banks, . .	48,090,092 63	‡ 34,514,109 59	† 82,604,202 22
Date, Rate and amount of Dividends since the last Annual Returns, ...	Oct., 1850, 742,000 00 April, 1851, 850,000 00	Oct., 1850, 560,110 00 April, 1851, 620,412 71	Oct., 1850, 1,302,110 00 April, 1851, 1,470,412 71
Amount of Reserved Profits at the time of declaring the last dividend, ...	2,109,407 35	1,185,942 68	3,295,350 03
Amount of Debts due to each Bank, secured by pledge of its stock, ...	173,465 78	207,845 71	381,311 49
Amount of Debts due and unpaid, and considered doubtful,	23,514 81	179,568 24	203,083 05

Average Dividends of thirty Banks in Boston, in October, 1850, a fraction over 3 4-100 per cent.; in April, 1851, a fraction over 3 90-100 per cent. Average Dividends of one hundred Banks out of Boston, in October, 1850, a fraction over 3 39-100 per cent.; in April, 1851, a fraction over 3 70-100 per cent. Average Dividends of one hundred and thirty Banks in and out of Boston, in October, 1850, a fraction over 3 45-100 per cent.; in April, 1851, a fraction over 3 84-100 per cent.

Average of Dividends after rejecting capitals of Banks which made no return of dividend in October and April, respectively:—

Twenty-six Banks in Boston, in October, 1850, a fraction over 3 79-100 per cent.
Eighty-six Banks out of Boston, in October, 1850, a fraction over 3 80-100 per cent.
One hundred and twelve Banks, in and out of Boston, in October, 1850, a fraction over 3 80-100 per cent.
Thirty Banks in Boston, in April, 1851, a fraction over 3 90-100 per cent.
Ninety-five Banks out of Boston, in April, 1851, a fraction over 3 90-100 per cent.
One hundred and twenty-five Banks in and out of Boston, in April, 1851, a fraction over 3 90-100 per cent.

* The first seven items of these two totals fail of making the eighth, because of an error of $1520, in the return of the Adams Bank, and one of 97 cents, in the return of the Union Bank of Weymouth and Braintree.

† The deficiency in this side of the account is owing to a deficit in the account of the Blue Hill Bank, of $23,449 77, of which it has been robbed.

REMARKS.

By acts passed at the last session of the General Court, the following Banks were established, viz.:—

Blackstone, Boston,	commenced	operations,	Sept. 8, 1851.
Cambridge Market,	"	"	Oct. 15, 1851.
Essex, Haverhill,	"	"	Nov. 20, 1851.
Faneuil Hall, Boston,	"	"	Sept. 2, 1851.
Hadley Falls, Holyoke,	"	"	Oct. 24, 1851.
Malden,	"	"	Sept. 10, 1851.
Westfield,	"	"	Sept. 13, 1851.

By acts of the General Court of 1850, the following Banks were authorized to make additions to their capital stock, which have been paid in as follows, viz.:—

Franklin County, in Greenfield, $50,000; of which was paid July 2, 1850, $12,500; September 2, $12,500; March 7, 1851, $12,500; April 9, $12,500.

Tremont, in Boston, $500,000; of which was paid July 9, 1850, $85,000; August 24, $84,500; October 5, $287,150; April 1, 1851, $42,550.

Acts of the General Court of the present year authorized the following Banks to increase their capital stock; the amounts and time of payment of which, are as follows, viz.:—

Boylston, in Boston, $50,000; paid June 7.

Cochituate, in Boston, $100,000.

Bank of Commerce, in Boston, $750,000; of which was paid June 3, $500,000; June 7, $250,000.

Exchange, in Boston, $500,000; of which was paid June 13, $100,000; June 24, 100,000; July 9, $100,000; August 2, $200,000.

Freemans, in Boston, $50,000; paid October 1.

Granite, in Boston, $250,000; of which was paid August 1, $150,000.

Shoe and Leather Dealers, in Boston, $250,000; of which was paid July 9, $200,000; September 9, $50,000.

Traders, in Boston, $200,000; paid June 16.

Tradesmans, in Chelsea, $50,000; of which was paid July 2, $25,000; August 15, $25,000.

Warren, in Danvers, $60,000; of which was paid October 1, $30,000.

Bay State, in Lawrence, $200,000; of which was paid October 20, $100,000.

Laighton, in Lynn, $50,000; paid June 19.

Prescott, in Lowell, $50,000; of which was paid June 16, $18,550; July 2, $12,050; August 11, $9,875; September 6, $9,525.

Rollstone, in Fitchburg, $100,000; of which was paid July 7, $60,000; October 4, $40,000.

Lancaster, $25,000; paid July 11.

Milford, $50,000; of which was paid Sept. 3, $25,000; Nov. 3, $25,000.

Mechanics, in Worcester, $150,000; of which was paid July 1, $129,000; October 23, $21,000.

Quinsigamond, in Worcester, $50,000; of which was paid July 10, $25,000; October 7, $25,000.

Worcester, $50,000; paid July 7.

Adams, $50,000; of which was paid July 1, $25,000; October 6, $10,000.

Lee, $50,000; paid July 31.

Agricultural, in Pittsfield, $50,000.

Fall River, $50,000.

Bedford Commercial, in New Bedford, $200,000; paid July 14.

Marine, in New Bedford, $200,000; of which was paid July 1, $182,050; September 3, $17,950.

Merchants, in New Bedford, $200,000; of which was paid July 18, $40,080; June 18, $159,920.

Barnstable, in Yarmouth, $100,000.

The charters of all the Banks contained in this Abstract have been renewed, with the exception of the Manufacturers, of Georgetown, which Bank made no application for renewal.

The name of the Dorchester and Milton Bank was changed to the Blue Hill Bank; under which name it appears in this Abstract.

In item of "Cash deposited bearing interest," the Eagle Bank, Boston, includes $50,000; the Globe Bank, Boston, $30,000, and the City Bank, Boston, $185,051 38, loan of the Commonwealth.

Several of the Banks made return of a dividend for October, 1851. The Abstract, having relation to the state of the Banks in May, takes no cognizance of such dividends. Among others, this is the case with respect to the Waltham, Hampden, and Charles River Banks, in the Abstract of which, but one dividend appears, that for April, 1851.

The Machinists Bank, Taunton, returns but one dividend, and that without date. The returns of the Boylston Bank, Boston; the Tradesmans of Chelsea, the Abington, the Massasoit of Fall River, the Fall River, and the Mechanics of Newburyport, make no distinction between "Bills of other Banks incorporated in this State," and "Bills of other Banks incorporated elsewhere."

The Beverly Bank, the Rockport, and the Mechanics of New Bedford, include in their returns, in one amount, "Bills in circulation of five dollars and upwards," and "Bills in circulation less than five dollars."

It will be seen that the aggregate "Total amount due from the Banks," and "Total amount of the Resources of the Banks," do not agree, by the sum of $23,449 77, which discrepancy is acknowledged in the return of the Blue Hill Bank. All the other Banks balanced on the face of the return, but examination detected an error of $1520, in the return of one Bank, and one of 97 cents in the return of another, to which fact is chargeable the failure of the first seven items of the aggregate "Total amount due from the Banks," to make the eighth, or aggregated total.

The average dividends for October, 1850, are reduced, when calculated upon the whole banking capital, by the fact that quite a number of the Banks made no return of dividends for that date, among which were four of the Banks in Boston. In a few instances, also, no dividend was returned for April, 1851. The average per cent. of dividends has been therefore, *also*, estimated upon the actual amount of capital upon which dividends were returned; rejecting, in the calculation of the October dividend, the capitals of those Banks which made no return of dividends for that date; and likewise, in the estimate of the one for April, the capitals of the Banks which returned no April dividend.

The following Tables are compiled from copies of the original Returns on record in this office:—

TABLE,

Exhibiting the number of Banks in Massachusetts, the amount of Capital Stock paid in, of Bills in Circulation and of Specie on hand, since 1815, *as the same appear on the official returns.*

Year.	No. of Banks.	Capital Stock.	Bills in Circulation.	Specie.	Proportion of Bills to Specie.
1815	24	$11,287,500 00	$2,605,611 00	$3,277,884 00	$0.79 4-10 of Pap. to 1 of Sp.
1816	24	12,425,000 00	2,232,100 00	1,430,200 00	1.56 6-100 " " 1 "
1817	26	11,570,900 00	2,482,500 00	1,589,742 00	1.56 1-10 " " 1 "
1818	27	9,748,425 00	2,631,150 00	1,147,920 00	2.29 2-10 " " 1 "
1819	28	10,374,750 00	2,437,802 00	1,040,102 00	2.34 3-10 " " 1 "
1820	28	10,600,000 00	2,562,000 00	1,304,600 00	1.96 3-10 " " 1 "
1821	28	9,800,000 00	2,859,540 00	2,784,614 00	1.02 6-10 " " 1 "
1822	33	10,821,125 00	3,096,800 00	890,000 00	3.36 6-100 " " 1 "
1823	34	11,650,000 00	3,145,010 00	911,112 00	3.45 1-10 " " 1 "
1824	37	12,907,300 00	3,742,231 00	1,777,131 00	2.10 5-10 " " 1 "
1825	48	14,535,000 00	3,508,100 00	1,039,120 00	3.37 5-10 " " 1 "
1826	60	16,649,996 00	3,644,400 00	1,323,820 00	2.75 3-10 " " 1 "
1827	60	18,702,150 00	5,567,606 50	1,711,035 61	3.25 3-10 " " 1 "
1828	65	20,140,050 00	5,034,593 50	1,225,294 42	4.10 8-10 " " 1 "
1829	66	20,420,000 00	4,747,784 50	987,210 47	4.80 9-10 " " 1 "
1830	63	19,295,000 00	5,124,090 00	1,258,444 05	4.07 1-10 " " 1 "
1831	70	21,439,800 00	7,739,317 00	919,959 73	8.41 2-10 " " 1 "
1832	83	24,520,200 00	7,122,856 00	902,205 78	7.88 3-10 " " 1 "
1833	102	28,236,250 00	7,889,110 67	922,309 84	8.55 3-10 " " 1 "
1834	103	29,409,450 00	7,650,146 75	1,160,296 09	6.59 3-10 " " 1 "
1835	105	30,410,000 00	9,430,357 72	1,136,444 30	8.29 8-10 " " 1 "
1836	117	34,478,110 00	10,892,249 50	1,455,230 47	7.48 5-10 " " 1 "
1837	129	38,280,000 00	10,273,118 71	1,517,984 02	6.76 7-10 " " 1 "

TABLE—CONTINUED.

Year.	No. of Banks.	Capital Stock.	Bills in Circulation.	Specie.	Proportion of Bills to Specie.
1838	120	$34,630,000 00	$9,400,512 75	$2,394,624 24	$3.92 5-10 of Pap. to 1 of Sp.
1839	118	34,485,600 63	7,875,322 50	1,838,272 99	4.28 4-10 " " 1 "
1840	115	33,750,000 00	9,112,882 25	2,991,804 50	3.04 5-10 " " 1 "
1841	114	33,360,000 00	9,509,112 00	3,111,837 84	3.05 5-10 " " 1 "
1842	111	32,631,060 00	8,049,906 75	2,682,309 55	3.00 1-10 " " 1 "
1843	103	31,089,800 00	9,219,267 50	7,298,815 69	1.26 3-10 " " 1 "
1844	103	30,020,000 00	12,183,158 25	4,587,140 80	2.65 5-10 " " 1 "
1845	104	30,970,000 00	14,339,686 00	3,357,904 35	4.27 4-100 " " 1 "
1846	105	31,160,000 00	14,591,914 50	3,054,755 68	4.77 6-10 " " 1 "
1847	109	32,113,150 00	17,196,362 25	3,943,973 58	4.36 1-100 " " 1 "
1848	112	32,985,000 00	13,196,029 00	2,578,030 32	5.11 8-10 " " 1 "
1849	119	34,630,011 00	15,700,935 25	2,749,917 32	5.70 9-10 " " 1 "
1850	126	36,925,050 00	17,005,826 25	2,993,178 29	5.68 1-10 " " 1 "
1851	130	38,265,000 00	19,694,698 25	2,478,858 78	7.94 5-10 " " 1 "

TABLE,

Exhibiting the number of Banks in Massachusetts, their Capital Stock, Bills in Circulation, Specie on hand, &c., every fifth year, from 1803 *to* 1848, *as shown by official returns.*

Year.	No. of Banks	Am't of Capital.	Bills in Circulation.	Specie.	Proportion of Bills to Specie.
1803	7	$2,225,262 00	$1,565,189 00	$1,079,928 00	$1.44 9-10 of Pap. to 1 of Sp.
1808	16	5,960,000 00	1,038,042 00	1,015,843 95	1.02 1-10 " " 1 "
1813	16(?)	8,895,000 00	2,186,837 00	5,780,798 08	0.37 8-10 " " 1 "
1818	27	9,748,425 00	2,631,150 00	1,147,920 00	2.29 2-10 " " 1 "
1823	34	11,650,000 00	3,145,010 00	911,112 00	3.45 1-10 " " 1 "
1828	65	20,140,050 00	5,034,593 50	1,225,294 42	4.10 9-10 " " 1 "
1833	102	28,236,250 00	7,889,110 67	922,309 84	8.55 3-10 " " 1 "
1838	120	34,630,000 00	9,400,512 75	2,394,624 24	3.92 5-10 " " 1 "
1843	103	31,089,800 00	9,219,267 50	7,298,815 69	1.26 3-10 " " 1 "
1848	112	32,985,000 00	13,196,029 00	2,578,030 32	5.11 8-10 " " 1 "

TABLE,

Exhibiting the Capital of the Banks of Massachusetts, and the amount of their immediate liabilities, or Circulation and Deposits, and the Specie on hand, in each year, from 1815 *to* 1851, *inclusive.*

Year.	Am't of Capital.	Bills in Circulation and Deposits.	Specie.	Proportion of Circulation and Deposits to Specie.
1815	$11,287,500 00	$5,658,502 00	$3,277,884 00	$1.72 6-10 of Circulation and Deposits to 1 of Sp.
1816	12,425,000 00	4,523,800 00	1,430,200 00	3.16 3-10 " " 1 "
1817	11,570,900 00	5,771,902 00	1,589,742 00	3.63 7-100 " " 1 "
1818	9,748,425 00	5,679,665 00	1,147,920 00	4.94 7-10 " " 1 "
1819	10,374,750 00	6,492,503 00	1,040,102 00	6.24 2-10 " " 1 "
1820	10,600,000 00	5,759,420 00	1,304,600 00	4.41 4-10 " " 1 "
1821	9,800,000 00	8,548,447 00	2,784,614 00	3.06 9-10 " " 1 "
1822	10,821,125 00	6,297,240 00	890,000 00	7.07 5-10 " " 1 "
1823	11,650,000 00	6,550,411 00	911,112 00	7.18 9-10 " " 1 "
1824	12,907,300 00	8,973,050 00	1,777,131 00	5.04 9-10 " " 1 "
1825	14,535,000 00	6,223,210 00	1,039,120 00	5.98 8-10 " " 1 "
1826	16,649,996 00	6,281,135 00	1,323,820 00	4.74 4-10 " " 1 "
1827	18,702,150 00	8,445,045 52	1,711,035 61	4.93 5.10 " " 1 "
1828	20,140,000 00	7,054,819 64	1,225,294 42	5.75 7-10 " " 1 "
1829	20,420,000 00	7,293,017 51	987,210 47	7.38 7-10 " " 1 "
1830	19,295,000 00	8,699,047 04	1,258,444 05	6.91 2-10 " " 1 "
1831	21,439,800 00	12,141,282 62	919,959 73	13.19 7-10 " " 1 "
1832	24,520,200 00	10,061,826 33	902,205 78	11.15 2-10 " " 1 "
1833	28,236,250 00	11,605,293 04	922,309 84	12.58 2-10 " " 1 "
1834	29,409,450 00	12,560,200 47	1,160,296 09	10.82 4-10 " " 1 "
1835	30,410,000 00	15,852,624 30	1,136,444 30	13.94 9-10 " " 1 "
1836	34,478,110 00	19,676,766 44	1,455,230 47	13.52 1-10 " " 1 "
1837	38,280,000 00	18,740,316 73	1,517,984 02	12.34 5-10 " " 1 "
1838	34,630,000 00	16,523,154 77	2,394,624 24	6.90 1-100 " " 1 "

TABLE—CONTINUED.

Year.	Am't of Capital.	Bills in Circulation and Deposits.	Specie.	Proportion of Circulation and Deposits to Specie.
1839	$34,485,600 00	$12,642,733 00	$1,838,272 99	$6.87 7-10 { of Circulation and Deposits } to 1 of Sp.
1840	33,750,000 00	16,370,292 80	2,991,804 50	5.47 1-10 " " 1 "
1841	33,360,000 00	16,654,011 55	3,111,837 84	5.35 1-10 " " 1 "
1842	32,631,060 00	14,180,071 48	2,682,309 55	5.24 9-10 " " 1 "
1843	31,089,800 00	16,518,083 19	7,298,815 69	2.26 3-10 " " 1 "
1844	30,020,000 00	24,417,463 19	4,587,140 80	5.32 3-10 " " 1 "
1845	30,970,000 00	26,007,819 91	3,357,904 35	7.74 5-10 " " 1 "
1846	31,160,000 00	24,051,290 42	3,054,755 68	7.21 8-10 " " 1 "
1847	32,113,150 00	27,461,917 38	3,943,973 58	6.96 3-10 " " 1 "
1848	32,985,000 00	21,290,999 48	2,578,030 32	8.25 8-10 " " 1 "
1849	34,630,011 00	25,576,252 22	2,749,917 32	9.30 7-100 " " 1 "
1850	36,925,050 00	28,182,653 84	2,993,178 29	9.41 5-10 " " 1 "
1851	38,265,000 00	32,664,473 47	2,478,858 78	13.17 7.10 " " 1 "

Average proportion of Circulation and Deposits since 1815, $7.27 86-100 to 1 of Specie.

ABSTRACT

EXHIBITING THE CONDITION

OF THE

INSTITUTIONS FOR SAVINGS,

IN MASSACHUSETTS,

ON THE

LAST SATURDAY OF MAY,

1851.

PREPARED FROM OFFICIAL RETURNS

BY AMASA WALKER,

SECRETARY OF THE COMMONWEALTH.

BOSTON:

DUTTON AND WENTWORTH, STATE PRINTERS,

No. 37, Congress Street.

1851.

The official circular, requiring Returns from the Savings Institutions, was issued by the Governor on the ninth day of October, and had reference to their condition on the last Saturday of May, 1851.

And the Returns were duly received.

	BOSTON.			ANDOVER.	DANVERS.
	Provident Institution for Savings.	Suffolk Savings Bank, for Seamen and others.	East Boston Savings Bank.	Andover Institution for Savings.	Danvers Savings Bank.
Number of Depositors,	23,060	4,826	150	665	265
Amount of Deposits,	$3,842,949 25	$1,061,877 67	$20,191 64	$130,773 28	$30,972 10
Public Funds,	250,520 00	53,000 00	. .	. .	. .
Loans on Public Funds,	. .	. .	. .	. .	. .
Bank Stock,	664,380 00	209,130 00	2,071 87	13,100 00	12,602 70
Loans on Bank Stock,	20,125 00	. .	. .	2,900 00	2,950 00
Deposits in Banks, bearing interest,	. .	. .	4,362 60	. .	7,399 72
Railroad Stock,	. .	. .	. .	. .	2,376 00
Loans on Railroad Stock,	35,925 00	42,000 00	2,600 00	3,650 00	. .
Invested in Real Estate,	42,055 00	. .	. .	1,238 60	. .
Loans in Mortgage of Real Estate,	842,517 97	360,450 00	7,200 00	51,665 00	2,800 00
Loans to County or Town,	220,501 65	10,000 00	. .	16,300 00	. .
Loans on Personal Security,	2,073,204 55	432,250 00	4,389 00	38,050 48	2,843 68

Cash on hand, ...	59,904 80	10,730 01	† 4,490 42	3,869 20	. .
Rate and amount of ordinary Dividend, for last year, ...	4 per cent. 125,649 43	4 per cent. 33,658 91	4 per cent. 366 45	5 per cent. 6,430 60	5 per cent. 469 72
Average annual per cent. of Dividends, of last five years, ...	8 per cent.	* 4 per cent.	In operation less than 5 years.	6⅔ per cent.	In operation one year.
Annual Expenses of the Institution, . .	12,565 98	5,913 31	290 67	3,000 00	‡ 83 00

Provident Institution for Savings in Boston.—The Public Funds owned are Massachusetts Scrip.

The Bank Stock owned is in the following Banks, viz.:—Atlantic, $21,500; Atlas, 22,500; Boston, 35,000; City, 31,500; Columbian, 21,400; Eagle, 22,500; Granite, 24,500; Globe, 31,500; Hamilton, 22,500; Market, 36,400; Massachusetts, 22,500; Merchants, 120,000; New England, 23,900; North, 23,000; State, 39,480; Suffolk, 30,000; Shoe and Leather Dealers, 37,500; Tremont, 45,000; Union, 31,200; Washington, 22,500.

The Loans on Bank Stock is on 28 shares Merchants, 6 Tremont, $3,000; 100 shares Market, 5,000; 37 shares Merchants, and 16 City, 4,150; 57 shares Shoe and Leather Dealers, 5,000; 60 shares Boston, 2,975.

Loans on Railroad Stock are on 200 shares Boston and Worcester, $14,850; 20 shares Fall River, and 16 Fitchburg, 2,500; 45 shares Fitchburg, and 50 Boston and Maine, 8,050; 65 shares Worcester, 5,525; 13 shares Boston and Lowell, and 50 Boston and Providence, 5,000.

Suffolk Savings Bank for Seamen and others.—The Public Funds are City of Boston, $46,000; City of Charlestown, 7,000.

The Bank Stock owned is in the following Banks, viz.:—Market, $10,500; Atlas, 20,800; Washington, 11,400; Hamilton, 20,000; State, 15,480; Shoe and Leather Dealers, 22,500; Granite, 10,000; Bay State, 10,000; City, 13,500; Bank of Commerce, 10,000; Union, 11,200; Bank of North America, 10,000; Merchants, 25,000; Railroad, Lowell, 3,750; Massachusetts, 15,000.

Loans on Railroad Stock are on 503 shares Fitchburg.

* In 1848 an extra dividend of 20 per cent. for the five years previous.

East Boston Savings Bank.—The Bank Stock owned is 20 shares Merchants.

The Loan on Railroad Stock is on 44 shares Grand Junction.

† Including, as appears by the Return, "Deposits in Banks bearing interest."

Andover Institution for Savings.—The Bank Stock owned is in the following Banks, viz.:—Andover, $10,000; Granite, Boston, 3,100.

The Loans on Bank Stock are on the Merrimack, Haverhill, 13 shares, $500; Andover, 10 shares, 800; Exchange, Boston, 18 shares, 1,600.

The Loan on Railroad Stock is on 41 shares Boston and Maine.

Danvers Savings Bank.—The Bank Stock owned is in the following Banks, viz.:—Village, $3,209 70; Warren, 714; Bank of Commerce, 6,164; Bank of North America, 1,515; Rockport, 1000.

The Loan on Bank Stock is on 45 shares Village Bank.

The Railroad Stock owned is 10 shares Eastern, and 13 shares Boston and Maine.

Deposits in Banks bearing interest is in the Village Bank.

‡ Exclusive of Treasurer's salary.

	GLOUCESTER.	HAVERHILL.	LAWRENCE.	LYNN.	NEWBURYPORT.
	Cape Ann Savings Bank.	Haverhill Savings Bank.	Essex Savings Bank.	Lynn Institution for Savings.	Institution for Savings in Newburyport and its vicinity.
Number of Depositors,	227	1,815	455	992	3,965
Amount of Deposits,	$12,888 18	$295,302 54	$45,292 15	$109,263 26	$725,499 55
Public Funds,	. .	. .	. .	. .	35,000 00
Loans on Public Funds,	. .	. .	. .	. .	900 00
Bank Stock,	8,700 00	80,500 00	12,000 00	3,500 00	167,429 00
Loans on Bank Stock,	. .	7,350 00	500 00	5,620 00	18,040 00
Deposits in Banks, bearing interest,	. .	. .	. .	4,800 00	. .
Railroad Stock,	. .	. .	. .	2,000 00	65,000 00
Loans on Railroad Stock,	. .	800 00	. .	3,745 00	8,500 00
Invested in Real Estate,	. .	550 00	. .	. .	3,000 00
Loans in Mortgage of Real Estate,	1,725 00	151,850 00	7,500 00	58,044 00	129,477 66
Loans to County or Town,	1,500 00	38,300 00	13,208 82	26,800 00	188,300 00
Loans on Personal Security,	550 00	19,700 00	14,100 00	6,944 00	112,555 29

Cash on hand, ...	316 49	398 48	. .	143 01	7,091 54
Rate and amount of ordinary Dividend, for last year, ...	4 per cent. 352 60	5 per cent.	4 per cent. 1,020 53	5 per cent.	6 per cent. 37,752 82
Average annual per cent. of Dividends, of last five years, ...	6 1-10 per cent.	6¼ per cent.	Less than 5 years.	6 per cent.	5 4-5 per cent.
Annual Expenses of the Institution, . .	64 75	489 38	88 00	325 00	1,650 00

Cape Ann Savings Bank.—The Bank Stock owned is in the following Banks, viz.:—Gloucester, $1,300; Merchants, Boston, 500; Grocers, 1,200; Exchange, 1,700; Tremont, 3,000; Freeman's, 1,000.

Haverhill Savings Bank.—The Bank Stock owned is in the following Banks, viz.:—Haverhill, $18,300; Merrimack, 13,500; North, 7,100; Exchange, 6,000; Shawmut, 5,800; Atlantic, 3,500; Andover, 3,200; Columbian, 2,000; Eagle, 1,900; State, 600; Shoe and Leather Dealers, 600; North America, 13,000; Atlas, 10,000.

Loans on Bank Stock are on the Haverhill, $2,600; Cochituate, 2,000; Merrimack, 1,500; Manufacturers, 1,250.

Loan on Railroad Stock is on the Boston and Worcester, $800.

Essex Savings Bank.—The Bank Stock owned is in the following Banks, viz.:—Bay State, $5,000; Tremont, 3,000; Bank of Commerce, 3,000; Merchants, 1,000.

The Loan on Bank Stock is on 7 shares Bay State.

Lynn Institution for Savings.—The Bank Stock owned is in the following Banks, viz.:—Lynn Mechanics Bank, $3,000; Columbian, Boston, 500.

Loans on Bank Stock are on the Lynn Mechanics, $1,220; Laighton Bank, 3,400; Shoe and Leather Dealers, 1,000.

Deposits in Banks bearing interest, in Lynn Mechanics.

Railroad Stock, Portland, Saco, and Portsmouth Railroad, $2,000.

Loans on Railroad Stock, $3,745. (*Railroad not stated.*)

Institution for Savings in Newburyport and its Vicinity.—The Public Funds owned is Massachusetts 5 per cent. scrip, $35,000.

The Loan on Public Funds is on $1,000 Massachusetts 5 per cent.

The Bank Stock owned is in the following Banks, viz.:—Atlantic, $15,386; Atlas, 2,450; Boston, 3,000; City, 4,900; Columbian, 7,275; Eagle, 5,000; Globe, 7,800; Hamilton, 9,800; North, 8,366; Suffolk, 2,200; Traders, 9,500; Tremont, 9,900; Washington, 16,920; Mechanics, Newburyport, 16,566; Merchants, 40,986; Ocean, 3,500; Gloucester, 3,880.

Loans on Bank Stock are 38 shares Mechanics, Newburyport, $3,040; 100 shares Cochituate, Boston, 9,000; 12 shares Grocers, 55 shares Tremont, 6,000.

Loans on Railroad Stock are 42 shares Eastern, $2,750; 5 shares Fitchburg, 300; 1 share Lowell, 450; 10 bonds Massachusetts and Vermont Railroad Co., 5,000.

Railroad Stock owned is Eastern, 200 shares; Fitchburg, 200 shares; Lowell, 20 shares; Boston and Worcester, 100 shares; Boston and Maine, 50 shares.

	SALEM.	SALISBURY.	CAMBRIDGE.	CHARLESTOWN.	CONCORD.
	Salem Savings Bank.	Provident Institution for Savings, in the towns of Salisbury and Amesbury.	Savings Institution in town of Cambridge.	Warren Institution for Savings.	Middlesex Institution for Savings.
Number of Depositors,	6,978	975	779	1,790	1,399
Amount of Deposits,	$1,239,747 67	112,752 67	111,935 35	$300,789 76	$297,047 60
Public Funds,	506,629 79	18,960 00	. .	. .	5,000 00
Loans on Public Funds,	. .	. .	. .	. .	. .
Bank Stock,	103,235 94	31,610 00	6,216 00	36,100 50	62,600 00
Loans on Bank Stock,	60,250 00	. .	2,000 00	9,625 00	. .
Deposits in Banks, bearing interest,	65,879 84	. .	. .	. .	. .
Railroad Stock,	56,761 49	. .	. .	. .	. .
Loans on Railroad Stock,	34,000 00	. .	2,000 00	15,900 00	13,170 00
Invested in Real Estate,	. .	. .	. .	. .	. .
Loans in Mortgage of Real Estate,	. .	15,461 00	77,650 00	204,000 00	112,671 46
Loans to County or Town,	385,894 37	22,997 50	* 11,900 00	† 26,500 00	61,200 00
Loans on Personal Security,	62,000 00	23,955 00	9,350 00	2,000 00	26,490 00

Cash on hand, ...	12,254 55	4,756 58	2,819 35	6,664 26	15,239 09
Rate and amount of ordinary Dividend, for last year, ...	5 per cent. 55,151 80	6 per cent. 6,114 63	4 per cent. 3,893 71	4 per cent. 10,268 70	7½ per cent.
Average annual per cent. of Dividends, of last five years, ...	5 4-5 per cent.	6 1-10 per cent.	7 per cent.	8 per cent.	. .
Annual Expenses of the Institution, . .	2,350 00	151 51	500 00	954 58	720 75

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Salem Savings Bank.—In the amount of deposits is included "Profits, $47,158 31."

The Public Funds owned are Massachusetts 5 per cent., $101,000; Maine 6 per cent., 55,000; United States 5 per cent., 33,000; United States 6 per cent., 124,241 10; Ohio 6 per cent., 112,669 37; Pennsylvania 5 per cent., 80,719 32.

The Bank Stock owned is in the following Banks, viz.:—Exchange, $4,133 33; Marblehead, 2,000; Asiatic, 4,744 14; Commercial, 3,200; Columbian, 14,000; City, 10,500; Salem, 3,600; Beverly, 625; Merchants, 30,433 47; Bank of Commerce, 15,000; Tremont, 10,000; Grocers, 5,000.

Loans on Bank Stock are on Bank of Commerce, $40,250; Exchange, 9,000; Cochituate, 5,000; Naumkeag, 5,000; Grocers, 1,000.

The deposits in Bank, bearing interest, are in the Merchants Bank.

Railroad Stock owned is Eastern, 100 shares, $11,140 24; Portland, Portsmouth and Saco, 361 shares, 36,121 25; Portland, Portsmouth and Saco bonds, 9,500.

Loans on Railroad Stock are on Boston and Worcester, $5,000; Eastern, 10,000; Fitchburg, 5,000; Western, 10,000; Boston and Maine, 4,000.

Provident Institution for Savings in the towns of Salisbury and Amesbury.—The Public Funds owned are United States, $15,000; State of Maine, 3,960.

The Bank Stock owned is in the following Banks, viz.:—Powow River, 50 shares, $5,000; Bay State, 38 shares, 3,800; Railroad, 17 shares, 1,275; Merchants, Boston, 30 shares, 3,000; Union, 25 shares, 2,500; Globe, 25 shares, 2,500; Suffolk, 10 shares, 1,000; Boston, 43 shares, 2,150; Columbian, 16 shares, 1,600; State, 30 shares, 1,800; Atlantic, 5 shares, 500; Bank of Commerce, 60 shares, 6,000; Grocers, 5 shares, 485.

Institution for Savings in the town of Cambridge.—The Bank Stock owned is in the following Banks, viz.:—Bank of Commerce, Boston, $3,060; Cambridge, 630; Charles River, 2,526.

The Loan on Bank Stock is on the Bank of Commerce.

The Loan on Railroad Stock is on the Eastern Railroad.

* This includes $8,900 loaned to Corporations.

Warren Institution for Savings.—The amount of deposits includes "Profit and Loss Account."

The Bank Stock owned is in the following Banks, viz.:—Market, 35 shares, $2,765; Shawmut, 20 shares, 1,950; Granite, 20 shares, 1,950; Atlantic, 8 shares, 824; Merchants, 53 shares, 5,538 50; Traders, 41 shares, 4,059; Eagle, 34 shares, 3,434; City, 20 shares, 1,980; Bunker Hill, 76 shares, 7,752; Shoe and Leather Dealers, 37 shares, 4,033; State, 30 shares, 1,815.

The Loan on Bank Stock is on the Market, 57 shares, $1,500; North, 23 shares, and Bunker Hill, 2 shares, 2,000; Railroad, 12 shares, 700; Railroad, 21 shares, and Bunker Hill, 4 shares, 1,475; Bunker Hill, 12 shares, 1,000; Boston, 38 shares, 1,200; Dedham, 30 shares, 1,750.

Loans on Railroad Stock are on 108 shares Fitchburg, and on $8,000 Worcester Railroad Bonds.

† Loans to County or Town includes $500 to a Religious Society.

Middlesex Institution for Savings.—The Public Funds owned are United States Loans of 1847.

The Bank Stock owned is in the following Banks, viz.:—Merchants, Boston, 120 shares, $12,000; City, 84 shares, 8,400; State, 100 shares, 6,000; Eagle, 45 shares, 4,500; Shawmut, 10 shares, 1,000; Columbian, 20 shares, 2,000; Hamilton, 14 shares, 1,400; Granite, 10 shares, 1,000; Shoe and Leather Dealers, 61 shares, 6,100; Traders, 10 shares, 1,000; Bank of Commerce, 50 shares, 5,000; Lowell, 9 shares, 900; Concord, 78 shares, 7,800; Tremont, 50 shares, 5,000; Framingham, 5 shares, 500.

Loans on Railroad Stock are on 30 shares Peterborough and Shirley, $2,250; 30 shares Cheshire, 1,200; 13 shares Boston and Worcester, 1,000; 31 shares Fitchburg, 2,720; 60 shares Fitchburg, 6,000.

	FRAMINGHAM.	LOWELL.		NEWTON.	FITCHBURG.
	Framingham Savings Bank.	City Institution for Savings.	Lowell Institution for Savings.	Institution for Savings in the town of Newton.	Fitchburg Savings Bank.
Number of Depositors,	276	1,398	4,733	115	702
Amount of Deposits,	$34,500 34	$230,147 70	$776,112 05	$7,518 77	$84,998 71
Public Funds,	. .	11,735 00	. .	. .	. .
Loans on Public Funds,	. .	. .	. .	. .	. .
Bank Stock,	2,000 00	42,100 00	145,760 00	1,500 00	14,500 00
Loans on Bank Stock,	15,800 00	17,500 00	16,000 00	. .	2,540 00
Deposits in Banks, bearing interest,	. .	5,000 00	58,000 00	. .	. .
Railroad Stock,	. .	. .	. .	. .	. .
Loans on Railroad Stock,	. .	. .	. .	. .	. .
Invested in Real Estate.	. .	. .	26,507 73	. .	. .
Loans in Mortgage of Real Estate,	3,950 00	73,800 00	150,383 00	6,403 00	48,056 89
Loans to County or Town,	11,519 28	76,000 00	379,440 00	. .	10,350 00
Loans on Personal Security,	. .	. .	. .	350 00	7,300 00

Cash on hand, ...	1,587 91	4,012 70	21 32	. .	8,875 20
Rate and amount of ordinary Dividend, for last year, ...	4 per cent.	5 per cent. 5,785 99	4 per cent. 26,140 95	4 per cent. 238 60	4 per cent. 2,460 24
Average annual per cent. of Dividends, of last five years, ...	4 per cent., and 4 per ct. extra for 5 years.	Less than 5 years.	7⅛ per cent.	6 per cent.	Less than 5 years.
Annual Expenses of the Institution, . .	130 00	546 44	2,400 00	30 00	300 00

Framingham Savings Bank.—The Bank Stock owned is in the following Banks, viz. :—Merchants, Boston, $1,000; Framingham, 1,000.

Loans on Bank Stock are on Framingham, $13,300; Exchange, Boston, 1,000; Merchants, 1,500.

City Institution for Savings.—The Public Funds owned are Boston 6 per cent. Stock, $5,000; Boston 5 per cent., 1,870; Albany 6 per cent., 3,000; Massachusetts 5 per cent., 1,865.

The Bank Stock owned is in the following Banks, viz. :—Appleton, $12,300; Railroad, 900; Boylston, 2,000; Shawmut, 1,000; Bank of Commerce, 5,000; Prescott, 5,900; Bank of North America, 7,000; Tremont, 5,000; Grocers, 3,000.

Loans on Bank Stock are on 129 shares Appleton Bank, $11,500; 60 shares Bank of North America, and 10 shares Bank of Commerce, 6,000.

Deposit in Bank bearing interest, is in the Appleton Bank.

Lowell Institution for Savings.—The Bank Stock owned is in the following Banks, viz. :—Eagle, $26,700; Lowell, 16,300; Globe, 15,000; New England, 14,600; State, 12,960; City, 12,000; Hamilton, 12,000; Market, 9,100; Railroad, 5,100; Bunker Hill, 4,500; Boston, 4,500; Concord, 3,000; Bank of Commerce, 10,000.

Loans on Bank Stock are on the Lowell Bank, 150 shares, $12,000; on Grocers, 45 shares, 4,000.

Deposits in Banks bearing interest, in Exchange, $30,000; Asiatic, 10,000; Hamilton, 8,000; Bank of Commerce, 10,000.

Institution for Savings in the town of Newton.—The Bank Stock owned is in the following Banks, viz. :—Bank of Brighton, $600; Newton Bank, 900.

Fitchburg Savings Bank.—The Bank Stock owned is in the following Banks, viz. :—Fitchburg Bank, $8,000; Rollstone Bank, 1,500; Merchants Bank, Boston, 5,000.

The Loan on Bank Stock is on 40 shares of the Fitchburg Bank.

	LANCASTER.	SOUTHBRIDGE.	WORCESTER.	NORTHAMPTON.	WARE.
	Lancaster Savings Bank.	Southbridge Savings Bank.	Worcester County Institution for Savings.	Northampton Institution for Savings.	Ware Savings Bank.
Number of Depositors,	385	134	7,524	204	91
Amount of Deposits,	$46,571 64	$12,542 58	$1,219,548 88	$23,058 77	$7,269 45
Public Funds,	4,000 00	2,300 00	92,700 00	. .	. .
Loans on Public Funds,	. .	. .	. .	. .	. .
Bank Stock,	1,000 00	3,069 00	152,430 00	. .	2,120 00
Loans on Bank Stock,	6,100 00	1,600 00	33,050 00	. .	. .
Deposits in Banks, bearing interest,	. .	. .	. .	. .	. .
Railroad Stock,	. .	. .	. .	. .	. .
Loans on Railroad Stock,	1,700 00	. .	. .	. .	. .
Invested in Real Estate,	. .	. .	. .	. .	. .
Loans in Mortgage of Real Estate,	11,750 00	4,100 00	627,810 84	12,820 12	1,351 00
Loans to County or Town,	10,500 00	800 00	173,754 32	. .	1,600 00
Loans on Personal Security,	10,200 00	2,700 00	186,747 00	9,708 36	2,000 00

Cash on hand, ...	2,284 06	23 40	9,960 41	1,092 94	197 20
Rate and amount of ordinary Dividend, for last year, ...	4 per cent. 1,062 46	4 per cent. 328 54	4 per cent. 42,400 89	5 per cent. 892 61	5 per cent. 38 39
Average annual per cent. of Dividends, of last five years, ...	8½ per cent.	Less than 5 years.	6½ per cent.	5 3-5 per cent.	Less than 5 years.
Annual Expenses of the Institution, . .	100 00	25 67	2,224 63	35 56	7 60

Lancaster Savings Bank.—The Public Funds owned are City of Boston 6 per cent. stock.

The Bank Stock owned is 10 shares in the Lancaster Bank.

Loan on Bank Stock is on the Lancaster Bank.

Loan on Railroad Stock is on the Fitchburg Railroad.

Loan to County, or Town, is to the Town of Clinton, $10,500.

Southbridge Savings Bank.—The Public Funds owned are City of Boston Water Loan.

The Bank Stock owned is in the following Banks, viz.:—Merchants, Boston, 7 shares; New England, 7 shares; Washington, 12 shares; Southbridge, 5 shares.

The Loan on Bank Stock is on 19 shares in the Southbridge Bank.

Worcester County Institution for Savings.—The Public Funds owned are United States Loans, $92,700.

The Bank Stock owned is in the following Banks, viz.:—Hamilton, $10,000; Blackstone, 1,000; Shawmut, 5,000; Quinsigamond, 9,000; Granite, 6,400; Millbury, 2,650; Southbridge, 2,500; Leicester, 2,000; Lancaster, 1,500; Citizens 24,800; Fitchburg, 4,100; New England, 6,900; Merchants, 12,000; Worcester, 23,100; Atlas, 3,600; Oxford, 3,300; Central, 8,000; State, 780; Atlantic, 5,400; City, 17,200; Mechanics, 3,200.

Loans on Bank Stock are on the following Banks, viz.:—Leicester, $8,250, on 11,000; Central, 2,000, on 2,800; Oxford, 1,600, on 2,000; Mechanics, 1,800, on 2,000; Quinsigamond, 3,500, on 4,000; Worcester, 4,300, on 5,900; Suffolk, 600, on 800; Tremont, 600, on 800; Lancaster, 4,000, on 5,000; Southbridge, 400, on 500; Citizens, 6,000, on 7,700.

Profits received and undivided, $56,903 69.

Northampton Institution for Savings.—The "Amount of Deposits," includes dividends.

Ware Savings Bank.—The Bank Stock owned is 20 shares Hampshire Manufacturers Bank, Ware.

The amount of Dividends stated, is for six months.

Organized, June, 1850.

	SPRINGFIELD.	GREENFIELD.	ADAMS.	PITTSFIELD.	CANTON.
	Springfield Institution for Savings.	Franklin Savings Institution.	North Adams Savings Bank.	Berkshire County Savings Bank.	Institution for Savings in Canton.
Number of Depositors,	1,715	751	30	247	228
Amount of Deposits,	$304,047 04	$140,645 52	$7,706 51	$32,072 54	$29,843 47
Public Funds,	8,000 00	7,000 00	. .	2,000 00	6,400 00
Loans on Public Funds,	. .	. .	. .	. .	. .
Bank Stock,	72,730 00	. .	. .	5,600 00	5,050 00
Loans on Bank Stock,	11,700 00	7,300 00	. .	. .	. .
Deposits in Banks, bearing interest,	. .	. .	. .	. .	. .
Railroad Stock,	. .	. .	. .	. .	. .
Loans on Railroad Stock,	38,300 00	1,500 00	. .	. .	. .
Invested in Real Estate,	. .	. .	. .	. .	. .
Loans in Mortgage of Real Estate,	102,725 35	49,070 00	. .	1,100 00	13,395 00
Loans to County or Town,	18,812 38	12,450 00	600 00	6,550 00	. .
Loans on Personal Security,	50,409 45	64,640 00	3,987 00	14,515 00	4,730 34

Cash on hand, ...	8,667 92	4,585 04	3,078 10	3,069 51	268 13
Rate and amount of ordinary Dividend, for last year, ...	5 per cent.	5 per cent. 5,901 59	5 per cent. 123 19	5 per cent. 1,069 58	4 per cent. 953 95
Average annual per cent. of Dividends, of last five years, ...	7 per cent.	6½ per cent.	Less than 5 years.	. .	5 19-100 per cent.
Annual Expenses of the Institution, . .	1,007 96	261 63	50 00	114 81	108 50

Springfield Institution for Savings.—The Public Funds owned are City of Boston six per cent. stock, $3,000.

The Bank Stock owned is in the following Banks, viz.:—State, $4,680; Shawmut, 4,400; Hamilton, 6,100; North, 5,500; City, 3,700; Tremont, 5,000; Cabot, 3,000; Traders, 7,600; Atlantic, 2,500; Bank of North America, 10,000; Grocers, 1,000; Boston, 750; Springfield, 5,000; Bank of Commerce, 7,500; Chicopee, 1,000.

The Loans on Bank Stock are on the Springfield Bank, $5,400; Northampton, 2,500; Greenfield, 2,500; Western, 1,000; Chicopee, 300.

The Loans on Railroad Stock are on the Connecticut River Railroad, $8,800; New Haven and Hartford Railroad, 4,000; Connecticut River Railroad, 500; Connecticut River Railroad Bonds, 20,000; Worcester Railroad Bonds, 5,000.

Franklin Savings Institution.—Public Funds owned are City of Boston, $7,000.

The Loan on Bank Stock is on 76 shares in the Greenfield Bank.

The Loan on Railroad Stock is on 20 shares in the Hartford and New Haven Railroad Extension Stock.

The Berkshire County Savings Bank.—The Public Funds owned are City of Boston, $2,000.

The Bank Stock owned is in the following Banks, viz.:—Cabot, $3,600; Lee, 2,000.

Loans to County or Town, includes $650 to the Pittsfield Fire District.

Canton Institution for Savings.—The Public Funds owned are Boston Water Stock.

The Bank Stock owned is in the following Banks, viz.:—Neponset, 32 shares, $3,200; North, 15 shares, 1,500; Market, 5 shares, 350.

	COHASSET.	DEDHAM.	QUINCY.	ROXBURY.	WEYMOUTH.
	Cohasset Savings Bank.	Dedham Institution for Savings.	Quincy Savings Bank.	Institution for Savings in Roxbury and vicinity.	Weymouth and Braintree Institution for Savings.
Number of Depositors,	137	1,715	516	802	541
Amount of Deposits,	$25,719 15	$333,930 70	$80,354 66	$130,987 02	$98,246 57
Public Funds,	1,000 00	. .	12,400 00	. .	. .
Loans on Public Funds,	. .	. .	. .	14,200 00	. .
Bank Stock,	9,380 00	21,979 00	6,000 00	25,061 35	5,500 00
Loans on Bank Stock,	. .	17,800 00	1,000 00	8,150 00	. .
Deposits in Banks, bearing interest,	. .	. .	. .	. .	. .
Railroad Stock,	. .	. .	. .	. .	. .
Loans on Railroad Stock,	. .	9,200 00	2,040 00	2,500 00	. .
Invested in Real Estate,	. .	. .	. .	9,989 75	. .
Loans in Mortgage of Real Estate,	13,644 74	207,745 40	46,750 00	39,528 85	73,601 50
Loans to County or Town,	1,650 00	45,701 97	1,000 00	19,906 57	. .
Loans on Personal Security,	200 00	35,281 49	13,766 00	8,700 00	18,585 00

Cash on hand, ...	773 86	21,319 96	574 40	2,950 50	1,939 76
Rate and amount of ordinary Dividend, for last year, ...	5 per cent. 907 08	4 per cent. 12,507 42	5 per cent.	4 per cent. 3,879 52	5 per cent. 3,930 54
Average annual per cent. of Dividends, of last five years, ...	5 per cent.	6 92-100 per ct.	6 8-10 per cent.	7¼ per cent.	6 36-100 per ct.
Annual Expenses of the Institution, . .	82 00	1,154 87	255 00	650 00	150 00

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Cohasset Savings Bank.—Public Funds owned are City of Boston 6 per cent. stock.

Bank Stock owned is in the following Banks, viz.:—Merchants, $1,300; State, 480; Tremont, 1,100; Traders, 500; Shawmut, 500; Columbian, 900; Union, 1,500; Grocers, 500; Washington, 1,000; City, 1,100; North, 500.

Dedham Institution for Savings.—The Bank Stock owned is in the following Banks, viz.:—Dedham, 101 shares, $10,450; People's, 120 shares, 5,930; State, 23 shares, 1,451 50; Merchants, 14 shares, 1,420; Traders, 10 shares, 1,042 50; Globe, 10 shares, 1,065; Union, 6 shares, 620.

Loans on Bank Stock are on 114 shares in Shawmut, $10,000; and 58 shares in the Freeman's, 5,000; Dedham, 12 shares, 1,000; Shoe and Leather Dealers, 20 shares, 1,800.

Loans on Railroad Stock are on 103 shares Fitchburg, $3,800; Western, 5 shares, 400.

Quincy Savings Bank.—The Public Funds are City of Boston.

The Bank Stock owned is 10 shares Merchants, Boston, $1,000; Exchange, Boston, 2,000; Bank of North America, 2,000; Bank of Commerce, 1,000.

Loan on Bank Stock is on Quincy Stone Bank.

Loan on Railroad Stock is on the Old Colony Railroad.

Institution for Savings in Roxbury and its Vicinity.—The Loans on Public Funds are on 3 shares Hamilton Manufacturing Company Stock, 1 share Merrimack, 3 shares Bay State, 3 shares Lowell, 2 shares York, $8,000; on 3 shares Suffolk Manufacturing Company Stock, 2,000; on 2 shares Merrimack Manufacturing Stock, 1,700; City of Roxbury Scrip, 2,500.

The Bank Stock owned is in the following Banks, viz.:—Traders, 10 shares, $970; Market, 25 shares, 1,750; People's, 102 shares, 5,100; North, 58 shares, 5,652 25; State, 34 shares, 2,010 10; Washington, 66 shares, 6,579; Atlas, 20 shares, 2,000; Granite, 10 shares, 1,000.

The Loans on Bank Stock are on the following Banks, viz.:—50 shares Bank of Commerce, $4,000; 18 shares Market, 1,000; 99 Peoples, 3,150.

Loans on Railroad Stock are $1,600 on 25 shares Boston and Maine Railroad; and 900 on 12 shares Boston and Worcester Railroad.

Amount of extra dividend, October, 1850, $7,648 13.

Weymouth and Braintree Institution for Savings.—The Bank Stock owned is in the following Banks, viz.:—Union Bank of Weymouth and Braintree, 34 shares, $3,400; Merchants, Boston, 9 shares, 900; North, Boston, 12 shares, 1,200.

	FAIRHAVEN.	FALL RIVER.	NEW BEDFORD.	TAUNTON.	HINGHAM.
	Fairhaven Institution for Savings.	Fall River Institution for Savings.	New Bedford Institution for Savings.	Bristol County Savings Bank.	Hingham Institution for Savings.
Number of Depositors,	302	3,471	3,759	930	1,376
Amount of Deposits,	$90,037 36	$947,132 13	$978,485 45	$201,251 65	$298,638 20
Public Funds,	. .	. .	93,700 00	. .	19,000 00
Loans on Public Funds,	. .	. .	. .	. .	. .
Bank Stock,	45,300 00	185,462 50	371,480 00	. .	71,430 00
Loans on Bank Stock,	1,000 00	. .	25,540 00	500 00	42,300 00
Deposits in Banks, bearing interest,	. .	. .	72,901 65	. .	. .
Railroad Stock,	. .	. .	. .	. .	. .
Loans on Railroad Stock,	. .	. .	38,050 00	4,090 00	2,640 00
Invested in Real Estate,	. .	. .	5,000 00	2,833 86	. .
Loans in Mortgage of Real Estate,	9,337 70	229,415 00	800 00	94,263 32	150,137 00
Loans to County or Town,	2,000 00	11,150 00	13,600 00	10,000 00	15,000 00
Loans on Personal Security,	32,456 40	528,796 68	386,256 29	93,954 17	5,450 00

Cash on hand, ...	3,167 01	12,259 17	1,014 12	2,860 04	2,849 61
Rate and amount of ordinary Dividend, for last year, ...	5¼ per cent. 3,606 49	6 per cent. 47,780 77	5 per cent. 35,588 67	5 per cent. 7,889 71	5 per cent. 13,006 54
Average annual per cent. of Dividends, of last five years, ...	5¼ per cent.	6 per cent.	5 6-10 per cent.	5 per cent.	7 24-100 per ct.
Annual Expenses of the Institution, . .	200 00	2,169 17	1,396 05	679 06	544 87

Fairhaven Institution for Savings.—The Bank Stock owned is in the following Banks, viz.:—Fairhaven, $11,000; Marine, New Bedford, 2,600; Merchants, New Bedford, 1,500; Mechanics, New Bedford, 300; Bedford Commercial, 2,000; Merchants, Boston, 2,900; Tremont, 5,000; Bank of Commerce, 20,000.

Loan on Bank Stock is on the Fairhaven Bank.

Fall River Institution for Savings.—The Bank Stock owned is in the following Banks, viz.:—Fall River, 603 shares, $52,762 50; Massasoit, 200 shares, 20,000; Fall River Union, Tiverton, 190 shares, 19,000; Marine, New Bedford, 99 shares, 9,900; Merchants, New Bedford, 88 shares, 8,800; Bank of Commerce, Boston, 250 shares, 25,000; Bank of North America, Boston, 200 shares, 20,000; Merchants, Boston, 100 shares, 10,000; Grocers, Boston, 100 shares, 10,000; Washington, Boston, 100 shares, 10,000.

New Bedford Institution for Savings.—The Public Funds owned are United States 5 per cent., $15,000; Massachusetts 5 per cent., 18,000; City of Boston 5 per cent., 17,000; City of Boston 6 per cent., 43,700.

The Bank Stock owned is in the following Banks, viz.:—Merchants, New Bedford, $68,000; Bedford Commercial, 50,000; Marine, 50,000; Fairhaven, 3,000; Fall River, 17,500; Railroad, Lowell, 6,750; Hamilton, Boston, 5,500; Exchange, 2,000; City, 2,700; Washington, 10,000; Columbian, 12,600; Atlas, 12,000; State, 7,380; Granite, 13,500; Traders, 5,300; Eagle, 7,500; Shawmut, 1,200; Tremont, 20,000; Merchants, 9,600; North, 14,300; Union, 24,000; Grocers, 5,000; Bank of Commerce, 15,000; Bank of North America, 10,000; Massachusetts, 20,250.

Loans on Bank Stock are on the Cochituate, 240 shares, 20,000; Exchange, 30 shares, 2,300; Bank of North America, 20 shares, and Bank of Commerce, 16 shares, 3,240.

Deposits in Banks, bearing interest, in Merchants, New Bedford, $37,167 01; Marine, New Bedford, 35,734 64.

Loans on Railroad Stock are on New Bedford and Taunton, 45 shares, $2,450; Fitchburg, 10 shares, 600; Bond of Western, 15,000; Bond of Androscoggin and Kennebec, 10,000; Bond of Michigan Central, 10,000.

Bristol County Savings Bank.—The Loan on Bank Stock is on 6 shares Bristol County Bank.

Loans on Railroad Stock are on 48 shares Taunton Branch, $4,050; 4 shares Boston and Providence, 40.

Hingham Institution for Savings.—The Public Funds are City of Boston, $19,000.

The Bank Stock owned is in the following Banks, viz.:—Hingham, $7,910; Merchants, 10,500; Eagle, 4,800; Market, 2,520; Hamilton, 2,800; Globe, 3,000; Shoe and Leather Dealers, 3,800; New England, 2,000; State, 2,400; City, 3,200; Union, 5,000; Columbian, 1,600; Suffolk, 1,500; Tremont, 4,200; Granite, 2,300; Bank of North America, 4,000; Bank of Commerce, 3,000; Atlas, 900; Abington, 1,000.

Loans on Bank Stock are on 92 shares Mechanics, Boston, $8,150; Exchange, 157 shares, 13,550; Granite, 78 shares, 7,000; Grocers, 33 shares, 2,900; Tradesmans, 40 shares, 3,300; Shoe and Leather Dealers, 15 shares, State, 10 shares, and Hamilton, 5 shares, 2,300; Exchange, 30 shares, and Bank of Commerce, 10 shares, 3,500; Merchants, 7 shares, 600; Market, 10 shares, and 5 shares Nashua and Lowell Railroad, 1,000.

Loan on Railroad Stock is on 32 shares Fitchburg Railroad.

	PLYMOUTH.	SO. SCITUATE.	WAREHAM.	BARNSTABLE.	NANTUCKET.
	Plymouth Savings Bank.	South Scituate Savings Bank.	Wareham Savings Bank.	Institution for Savings in Barnstable.	Nantucket Institution for Savings.
Number of Depositors,	2,805	1,307	464	875	663
Amount of Deposits,	$465,019 07	$123,594 56	$94,075 31	$217,902 51	$174,847 60
Public Funds,	52,172 50	. .	. .	6,940 00	12,200 00
Loans on Public Funds,	5,000 00	. .	. .	. .	. .
Bank Stock,	120,181 50	22,590 00	32,582 75	35,844 50	10,850 00
Loans on Bank Stock,	29,115 00	3,925 00	4,550 00	1,000 00	23,875 00
Deposits in Banks, bearing interest,	22,024 50	. .	7,500 00	. .	5,000 00
Railroad Stock,	. .	. .	. .	. .	. .
Loans on Railroad Stock,	10,920 00	10,650 00	. .	22,410 00	. .
Invested in Real Estate,	2,817 40	725 00	. .	. .	6,136 54
Loans in Mortgage of Real Estate,	108,984 91	66,481 02	3,550 00	32,500 00	49,971 12
Loans to County or Town,	17,507 25	9,533 00	2,000 00	1,000 00	. .
Loans on Personal Security,	111,418 91	11,611 61	46,235 35	118,776 00	54,971 43

Cash on hand, ...	53 25	556 89	2,349 19	3,042 19	74 49
Rate and amount of ordinary Dividend, for last year, ...	5 per cent. 19,578 41	5 per cent. 5,713 55	6 per cent. 3,279 59	5½ per cent. 10,876 95	5 per cent. 6,398 17
Average annual per cent. of Dividends, of last five years, ...	6 per cent.	6½ per cent.	Less than 5 years.	5½ per cent.	5 per cent.
Annual Expenses of the Institution, . .	1,028 76	352 00	93 68	697 17	465 00

Plymouth Savings Bank.—Public Funds are City of Boston 5 and 6 per cent., $29,862 50; Massachusetts 5 per cent., 9,310; United States 6 per cent., 8,000; City of Cambridge 6 per cent., 5,000.

Loans on Public Funds are Massachusetts scrip, 5,000.

The Bank Stock owned is in the following Banks, viz.:—State, 67 shares, $3,836; Merchants, 196 shares, 19,600; Plymouth, 72 shares, 7,920; Old Colony, 68 shares, 7,616; Bristol County, 70 shares, 7,000; Hingham, 45 shares, 3,330; Wareham, 40 shares, 3,680; Market, 83 shares, 6,225; Traders, 20 shares, 1,950; City, 70 shares, 6,700; Suffolk, 10 shares, 1,200; North, 8 shares, 720; Granite, 46 shares, 4,314; Massachusetts, 20 shares, 4,787 50; Tremont, 80 shares, 8,000; Atlantic, 19 shares, 1,805; Eagle, 6 shares, 570; Boston, 89 shares, 4,628; New England, 30 shares, 3,000; Boylston, 10 shares, 1,000; Exchange, 20 shares, 2,000; Bank of Commerce, 100 shares, 10,000; Bank of North America, 60 shares, 6,000; Railroad Bank, Lowell, 30 shares, 2,250; Globe, 10 shares, 1,000; Abington, 10 shares, 1,000.

Loans on Bank Stock are on Old Colony, $6,500; Plymouth, 5,330; Merchants, 3,150; Machinists, Taunton, 4,000; Boston, 900; City, 400; Abington, 1,000; Bank of Commerce, 4,500; Shawmut, 135; Old Colony and Atlantic, 1,500; Old Colony, Plymouth, Merchants and North Banks, 1,700.

Deposits in Banks bearing interest are in Shoe and Leather Dealers, $10,000; Bank of Commerce, 12,024 50.

Loan on Railroad Stock is on Old Colony, $10,920.

South Scituate Savings Bank.—The Bank Stock owned is on the following Banks, viz.:—New England, $1,000; Globe, 300; Hamilton, 1,000; Eagle, 1,100; North, 2,400; Atlantic, 1,000; State, 1,620; Hingham, 1,470; Union, 1,000; Washington, 1,100; Weymouth and Braintree, 300; Citizens, 1,100; Granite, 1,800; Traders, 2,300; Merchants, 1,500; Columbian, 1,600; Bank of Commerce, 2,000.

Loans on Bank Stock are on the following Banks:—Bunker Hill, $2,000; Boylston, 1,350; Railroad, 575.

Loans on Railroad Stock are on the Fitchburg, $8,850; on the Western, 1,800.

Wareham Savings Bank.—The Bank Stock owned is in the following Banks, viz.:—Boylston, 15 shares, $1,576; Shawmut, 50 shares, 4,997 50; City, 50 shares, 5,035; Eagle, 35 shares, 3,590 75; Shoe and Leather Dealers, 25 shares, 2,490; Granite, 30 shares, 3,032; Merchants, 50 shares, 5,265 25; Wareham, 21 shares, 2,030; Grocers, 30 shares, 3,041 25; Bank of Commerce, 15 shares, 1,525.

Loans on Bank Stock are on 35 shares Tradesmans, Chelsea, $3,150; 5 shares Mattapan, and 10 shares Bank of Commerce, 1,400.

Deposits in Banks bearing interest are Wareham Bank, $3,000; Bank of Commerce, 2,500; Grocers, 2,000.

Institution for Savings in the Town of Barnstable.—Public Funds are State of Maine, $4,990; City of Albany, 950; United States Scrip, 1,000.

Bank Stock owned is in the following Banks, viz.:—Barnstable, $5,300; Old Colony, 2,000; Wareham, 2,000. Boston Banks, viz.:—Market, 1,400; Shawmut, 2,000; Atlantic and Tremont, 6,920; City, 1,804 50; Grocers, 920; Bank of North America, 4,060; Bank of Commerce, 4,120; Merchants, 2,537 50; North, 2,782 50.

Loans on Bank Stock is $1,000 on the Merchants.

Loans on Railroad Stock are on the Eastern Railroad, $1,200; Providence and Western, 1,710; Cheshire Railroad Bonds, 4,000; Vermont Central, 4,500; Rutland and Burlington, 4,000; Cape Cod, 7,000.

Loans to County or Town is to County of Barnstable, $1,000.

Nantucket Institution for Savings.—The Public Funds are of the City of Boston.

The Bank Stock owned is in the following Banks, viz.:—Pacific, Nantucket, $9,300; Citizens, Nantucket, 50; Merchants, New Bedford, 1,000.

Loans on Bank Stock are on Pacific, Nantucket, $875; Grocers, Boston, 7,000; Cochituate, 16,000.

Deposit in Banks bearing interest is in the New England, Boston.

AGGREGATE.

Number of Depositors, ...	86,537
Amount of Deposits, ...	15,554,088 58
Public Funds, ...	1,200,657 29
Loans on Public Funds, ...	28,200 00
Bank Stock, ...	2,824,576 61
Loans on Bank Stock, ...	399,705 00
Deposits in Banks, bearing interest, . .	252,868 31
Railroad Stock, ...	126,137 49
Loans on Railroad Stock, . . .	306,290 00
Invested in Real Estate.	100,853 88
Loans in Mortgage of Real Estate, . .	4,256,437 85
Loans to County or Town, . . .	1,875,827 11
Loans on Personal Security, . . .	4,652,128 48
Cash on hand, ...	232,186 06
Rate and amount of ordinary Dividend, for last year, ...	A fraction over 4 78-100. Amount, 543,470 29.
Average annual per cent. of Dividends, of last five years, ...	A fraction over 6 21-100.
Annual Expenses of the Institutions, . .	43,707 36

REMARKS.

The Returns from the Haverhill, Lynn, Middlesex, Framingham, Springfield, and Quincy Savings Banks, state the rate but not the amount of the ordinary dividends.

The following have not been in operation five years, viz.: East Boston, Danvers, Essex, City, Fitchburg, Southbridge, Ware, North Adams, Berkshire Co., Wareham.

The following Savings Banks were incorporated at the last session of the General Court:—

Bridgewater,				
Clinton,				
Milford,				
North Bridgewater,	commenced	operations	August 1,	1851.
Randolph,	"	"	June 1,	"
Scituate,	"	"	June 6,	"
Seamen's, in Provincetown,	"	"		
Worcester Mechanics,	"	"	July 1,	"

Average annual per cent. of Dividends for the last five years is calculated on the returns of thirty-four Banks.

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ABSTRACT

OF THE

RETURNS FROM BANKS,

AND FROM

INSTITUTIONS FOR SAVINGS,

IN

MASSACHUSETTS.

SEPTEMBER 4, 1852.

ABSTRACT

EXHIBITING THE CONDITION

OF THE

BANKS IN MASSACHUSETTS

ON THE

FIRST SATURDAY OF SEPTEMBER,

1852.

PREPARED FROM OFFICIAL RETURNS

BY AMASA WALKER,

SECRETARY OF THE COMMONWEALTH.

BOSTON:

WHITE & POTTER, PRINTERS TO THE STATE.

1852.

The official circular, requiring Returns from the Banks, was issued by the Governor on the sixth day of October, and had reference to their condition on the first Saturday of September, 1852.

And the returns were duly received.

	BOSTON.				
	Atlantic.	Atlas.	Blackstone.	Boston.	Boylston.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	500,000 00	500,000 00	250,000 00	900,000 00	250,000 00
Bills in circulation of five dollars and upwards, ...	257,825 00	195,835 00	197,467 00	208,748 00	168,055 00
Bills in circulation less than five dollars, .	49,283 00	25,881 00	61,483 00	43,188,00	49,236 00
Net profits on hand, ...	107,773 15	57,331 11	16,474 98	120,233 13	40,334 90
Balances due to other Banks, ...	67,684 10	118,805 12	– –	86,386 82	– –
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	295,517 77	241,300 67	211,777 69	506,382 00	256,036 68
Cash deposited bearing interest, ...	– –	– –	– –	– –	– –
Total amount due from the Bank, . . .	1,278,083 02	1,139,152 90	737,202 67	1,864,937 95	763,662 58
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking houses, ...	44,202 01	24,893 53	12,438 88	86,909 28	16,548 71
Real Estate, ...	20,000 00	– –	– –	50,000 00	– –

Bills of other Banks incorporated in this State, ...	105,445 00	36,903 00	50,799 27	132,526 00	42,886 00
Bills of other Banks incorporated elsewhere,	– –	– –	– –	– –	– –
Balances due from other Banks, . . .	109,674 37	60,472 42	176,975 63	34,775 27	207,964 34
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	998,761 64	1,016,883 95	496,988 89	1,560,727 40	496,263 53
Total amount of the Resources of the Banks,	1,278,083 02	1,139,152 90	737,202 67	1,864,937 95	763,662 58
Date, Rate, and amount of Dividends since the last Annual Returns, ...	Oct., 1851, 4 per cent. 20,000 00 April, 1852, 4 per cent. 20,000 00	Oct., 1851, 3 per cent. 15,000 00 April, 1852, 3 1-2 per cent. 17,500 00	April, 1852, 3 per cent. 7,500 00	Oct., 1851, 4 per cent. 36,000 00 April, 1852, 4 per cent. 36,000 00	Oct., 1851, 4 1-2 per cent. 11,250 00 April, 1852, 4 1-2 per cent. 11,250 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	72,974 84	33,827 22	2,097 84	68,122 53	26,138 26
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	4,200 00	10,450 00	20,340 00	8,700 00	5,400 00
Amount of Debts due and unpaid, and considered doubtful, ...	3,682 18	– –	– –	– –	– –

	BOSTON—Continued.				
	City.	Cochituate.	Columbian.	Bank of Commerce.	Eagle.
DUE FROM THE BANKS.					
Capital Stock paid in,	1,000,000 00	250,000 00	500,000 00	1,500,000 00	500,000 00
Bills in circulation of five dollars and upwards,	188,770 00	199,328 00	83,110 00	556,960 00	139,465 00
Bills in circulation less than five dollars,	40,947 00	– –	18,380 00	62,800 00	21,083 00
Net profits on hand,	129,500 76	21,444 00	36,548 26	119,204 94	65,781 57
Balances due to other Banks,	26,514 52	– –	– –	1,034,907 82	45,256 75
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	356,906 80	59,287 85	207,004 07	930,574 05	362,998 25
Cash deposited bearing interest,	11,197 85	– –	– –	5,564 60	– –
Total amount due from the Banks,	1,753,836 93	530,059 85	845,042 33	4,210,011 41	1,134,584 57
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking houses,	63,958 94	4,725 27	24,859 57	519,028 67	52,306 94
Real Estate,	30,000 00	– –	– –	15,405 93	–

Bills of other Banks incorporated in this State, ...	28,771 00	5,822 00	52,684 00	556,096 00	111,342 00
Bills of other Banks incorporated elsewhere,	– –	– –	– –	– –	– –
Balances due from other Banks, . . .	32,451 92	37,039 56	16,015 77	165,721 94	22,000 00
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	1,598,655 07	482,473 02	751,482 99	2,953,758 87	948,935 63
Total amount of the Resources of the Banks,	1,753,836 93	530,059 85	845,042 33	4,210,011 41	1,134,584 57
Date, Rate, and amount of Dividends since the last Annual Returns, ...	Oct., 1851, 3 1-2 per cent. 35,000 00 April, 1852, 3 1-2 per cent. 35,000 00	Oct., 1851, 4 per cent. on 150,000 00 6,000, 00 April, 1852, 4 per cent. on 150,000 00 6,000 00	Oct., 1851, 3 1-2 per cent. 17,500 00 April, 1852, 3 1-2 per cent. 17,500 00	Oct., 1851, 4 per cent. 60,000 00 April, 1852, 4 per cent. 60,000 00	Oct., 1851, 3 1-2 per cent. 17,500 00 April, 1852, 3 1-2 per cent. 17,500 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	77,006 60	11,226 80	24,593 07	25,000 00	46,740 12
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	– –	7,788 83	– –	10,800 00	350 00
Amount of debts due and unpaid, and considered doubtful, ...	– –	– –	– –	– –	– –

	BOSTON—Continued.				
	Exchange.	Faneuil Hall.	Freeman's.	Globe.	Granite.
DUE FROM THE BANKS.					
Capital Stock paid in,	1,000,000 00	500,000 00	300,000 00	1,000,000 00	750,000 00
Bills in circulation of five dollars and upwards,	366,245 00	237,797 00	168,190 00	138,098 00	236,125 00
Bills in circulation less than five dollars,	59,337 00	66,459 00	41,447 00	30,258 00	28,399 00
Net profits on hand,	123,573 54	32,443 23	52,819 14	172,073 07	77,937 75
Balances due to other Banks,	495,269 45	39,000 00	– –	409,895 93	183,898 39
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	389,903 24	279,287 09	157,215 72	326,013 02	421,059 37
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the Banks,	2,434,328 23	1,154,986 32	719,671 86	2,076,338 02	1,697,419 51
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking houses,	160,471 81	38,515 74	27,271 26	111,562 50	40,507,08
Real Estate,	– –	– –	– –	55,000 00	– –

Bills of other Banks incorporated in this State, ...	180,731 91	86,109 43	15,978 00	86,861 00	131,285 00
Bills of other Banks incorporated elsewhere,	– –	– –	375 00	– – .	– –
Balances due from other Banks, ...	93,318 10	30,363 47	76,555 27	54,153 28	28,315 72
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	1,999,806 41	999,997 68	599,492 33	1,768,761 24	1,497,311 71
Total amount of the Resources of the Banks,	2,434,328 23	1,154,986 32	719,671 86	2,076,338 02	1,697,419 51
Date, Rate, and amount of Dividends since the last Annual Returns, ...	Oct., 1851, 4 per cent. 40,000 00 April, 1852, 4 per cent. 40,000 00	April, 1852, 3 per cent. 15,000 00	Oct., 1851, 4 1-2 per cent. 13,500 00 April, 1852, 4 1-2 per cent. 13,500 00	Oct., 1851, 4 per cent. 40,000 00 April, 1852, 4 per cent. 40,000 00	Oct., 1851, 3 1-2 per cent. on 500,000 00 17,500 00 1 3-4 per cent. on 150,000 00 2,625 00 April, 1852, 4 per cent. on 650,000 00 26,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	51,595 67	– –	32,000 00	124,704 53	29,000 00
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	1,100 00	8,150 00	90 00	22,050 00	1,850 00
Amount of debts due and unpaid, and considered doubtful, ...	– –	– –	– –	– –	– –

	BOSTON—Continued.				
	Grocers'.	Hamilton.	Market.	Massachusetts.	Mechanics'.
DUE FROM THE BANKS.					
Capital Stock paid in,	300,000 00	500,000 00	560,000 00	800,000 00	150,000 00
Bills in circulation of five dollars and upwards,	245,575 00	239,225 00	147,115 00	151,077 00	123,785 00
Bills in circulation less than five dollars,	29,550 00	37,272 00	26,351 00	21,544 00	36,156 00
Net profits on hand,	31,177 66	98,670 05	124,398 64	76,467 64	27,356 13
Balances due to other Banks,	245,035 66	23,407 59	140,109 32	10,471 77	– –
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	133,434 82	252,883 75	310,728 57	297,368 57	93,538 50
Cash deposited bearing interest,	– –	8,000 00	– –	– –	– –
Total amount due from the Banks,	984,773 14	1,159,458 39	1,308,702 53	1,356,928 98	430,835 63
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking houses,	45,318 46	40,955 49	51,753 34	57,464 14	10,616 31
Real Estate,	– –	– –	– –	75,812 24	16,500 00

Bills of other Banks incorporated in this State, ...	261,934 00	107,025 00	126,465 00	37,806 00	1,443 00
Bills of other Banks incorporated elsewhere,	– –	– –	– –	– –	379 00
Balances due from other Banks, . . .	84,724 38	52,141 05	41,800 31	107,688 06	104,614 87
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	592,796 30	959,336 85	1,088,683 88	1,078,158 54	297,282 45
Total amount of the Resources of the Banks,	984,773 14	1,159,458 39	1,308,702 53	1,356,928 98	430,835 63
Date, Rate, and amount of Dividends since the last Annual Returns, ...	Oct., 1851, 4 per cent. 12,000 00 April, 1852, 4 per cent. 12,000 00	Oct., 1851, 4 per cent. 20,000 00 April, 1852, 4 per cent. 20,000 00	Oct., 1851, 5 per cent. 28,000 00 April, 1852, 5 per cent. 28,000 00	Oct., 1851, 3 per cent. 24,000 00 April, 1852, 3 per cent. 24,000 00	Oct., 1851, 4 per cent. 6,000 00 April, 1852, 4 per cent. 6,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, ...	17,438 49	68,500 00	87,748 77	38,343 87	17,736 20
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	– –	2,493 04	– –	– –	6,013 75
Amount of Debts due and unpaid, and considered doubtful, ...	– –	– –	766 50	– –	– –

	BOSTON—Continued.				
	Merchant's.	New England.	North.	North America.	Shawmut.
DUE FROM THE BANKS.					
Capital Stock paid in,	$3,000,000 00	$1,000,000 00	$750,000 00	$500,000 00	$500,000 00
Bills in circulation of five dollars and upwards,	772,690 00	130,240 00	168,035 00	233,720 00	155,660 00
Bills in circulation less than five dollars,	458 00	27,642 00	41,940 00	50,599 00	21,883 00
Net profits on hand,	452,950 46	116,053 06	84,703 97	36,403 60	91,264 54
Balances due to other Banks,	838,156 66	279,457 98	63,280 71	64,862 30	221,350 06
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	1,090,093 40	115,555 96	288,947 63	304,456 03	266,401 10
Cash deposited bearing interest,	– –	145,156 70	– –	– –	– –
Total amount due from the Banks,	6,154,348 52	1,814,105 70	1,396,907 31	1,190,040 93	1,256,558 70
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking houses,	383,477 95	63,202 69	21,317 17	34,613 63	50,197 80
Real Estate,	153,000 00	30,000 00	– –	– –	– –

Bills of other Banks incorporated in this State, ...	350,713 00	68,906 00	85,626 00	63,671 00	111,782 00
Bills of other Banks incorporated elsewhere,	– –	– –	– –	– –	– –
Balances due from other Banks, . . .	151,803 96	33,392 72	21,333 13	130,813 43	74,977 68
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	5,115,353 61	1,618,604 29	1,268,631 01	960,942 87	1,019,601 22
Total amount of the Resources of the Banks,	6,154,348 52	1,814,105 70	1,396,907 31	1,190,040 93	1,256,558 70
Date, Rate, and amount of Dividends since the last Annual Returns, ...	Oct., 1851, 4 per cent. 120,000 00 April, 1852, 4 per cent. 120,000 00	Oct., 1851, 4 per cent. 40,000 00 April, 1852, 4 per cent. 40,000 00	Oct., 1851, 3 1-2 per cent. 26,250 00 April, 1852, 3 1-2 per cent. 26,250 00	Oct., 1851, 3 1-2 per cent. 17,500 00 April, 1852, 4 per cent. 20,000 00	Oct, 1851, 4 per cent. 20,000 00 April, 1852, 4 per cent. 20,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	334,581 11	69,084 89	55,123 41	9,626 26	55,092 79
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	43,569 69	8,700 00	3,300 00	500 00	– –
Amount of Debts due and unpaid, and considered doubtful, ...	– –	1,321 80	3,018 91	– –	1,427 52

	BOSTON—Continued.				
	Shoe & Leather Deal.	State.	Suffolk.	Traders'.	Tremont.
DUE FROM THE BANKS.					
Capital Stock paid in,	$1,000,000 00	$1,800,000 00	$1,000,000 00	$600,000 00	$1,000,000 00
Bills in circulation of five dollars and upwards,	161,775 00	226,700 00	287,915 00	130,990 00	310,492 00
Bills in circulation less than five dollars,	40,473 00	20,590 00	7,933 00	45,283 00	61,222 00
Net profits on hand,	147,773 94	251,576 62	194,969 15	65,075 50	115,259 43
Balances due to other Banks,	263,880 68	184,000 00	2,524,126 95	214,781 47	687,017 14
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	244,517 38	517,874 85	162,395 84	194,797 15	484,386 72
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the Banks,	1,858,420 00	3,000,741 47	4,177,339 94	1,250,927 12	2,658,377 29
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking houses,	33,856 59	105,938 78	427,159 53	46,824 52	75,319 05
Real Estate,	40,200 00	– –	100,000 00	5,323 32	40,000 00

Bills of other Banks incorporated in this State, ...	133,134 40	139,951 00	769,932 00	72,693 00	231,267 41
Bills of other Banks incorporated elsewhere,	– –	– –	404,648 00	– –	– –
Balances due from other Banks, . . .	36,132 04	159,000 00	478,059 35	47,303 38	129,777 27
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	1,615,096 97	2,595,851 69	1,997,541 06	1,078,782 90	2,182,013 56
Total amount of the Resources of the Banks,	1,858,420 00	3,000,741 47	4,177,339 94	1,250,927 12	2,658,377 29
Date, Rate, and amount of Dividends since the last Annual Returns, ...	Oct., 1851, 4 per cent. on *750,000 00 30,000 00, and 1 1-2 p. ct. on ‡250,000 00 3,750 00 April, 1852, 4 per cent. on 1,000,000 00 40,000 00	Oct., 1851, 3 1-2 per cent. 63,000 00 April, 1852, 3 1-2 per cent. 63,000 00	Oct., 1851, 5 per cent. 50,000 00 April, 1852, 5 per cent. 50,000 00	Oct., 1851, 4 per cent. on *400,000 00 and 2 $\frac{45}{100}$ on ‡200,000 00 20,900 00 April, 1852, 4 per cent. on 600,000 00 24,000 00	Oct., 1851, 4 per cent. 40,000 00 April, 1852, 4 per cent. 40,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	85,466 73	173,838 94	143,974 95	30,479 39	61,650 35
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	6,300 00	29,925 00	15,000 00	7,800 00	1,800 00
Amount of Debts due and unpaid, and considered doubtful, ...	2,098 83	– –	11,458 20	329 34	– –

*Capital Stock before increase. ‡Addition to Capital Stock.

	BOSTON—Continued.	
	Union.	Washington.
DUE FROM THE BANKS.		
Capital Stock paid in,	$1,000,000 00	$500,000 00
Bills in circulation of five dollars and upwards,	199,955 00	155,285 00
Bills in circulation less than five dollars,	14,738 00	40,524 00
Net profits on hand,	150,553 44	45,270 91
Balances due to other Banks,	86,736 52	16,000 00
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	298,693 29	235,749 72
Cash deposited bearing interest,	86,113 99	– –
Total amount due from the Banks,	1,836,790 24	992,829 63
RESOURCES OF THE BANKS.		
Gold, Silver, and other coined metals in their Banking houses,	64,344 48	44,231 96
Real Estate,	– –	– –

Bills of other Banks incorporated in this State,	136,333 00	69,204 00
Bills of other Banks incorporated elsewhere,	– –	– –
Balances due from other Banks,	13,548 54	31,571 73
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	1,622,564 22	847,821 94
Total amount of the Resources of the Banks,	1,836,790 24	992,829 63
Date, Rate, and amount of Dividends since the last Annual Returns,	October, 1851, 4 per cent. 40,000 00 April, 1852, 4 per cent. 40,000 00	October, 1851, 3 per cent. 15,000 00 April, 1852, 3½ per cent. 17,500 00
Amount of Reserved Profits at the time of declaring the last Dividend,	114,950 95	– –
Amount of Debts due to each Bank, secured by pledge of its Stock,	700 00	1,500 00
Amount of Debts due and unpaid, and considered doubtful,	– –	– –

	CHELSEA.	ANDOVER.	BEVERLY.	DANVERS.	
	Tradesman's.	Andover.	Beverly.	Danvers.	Village.
DUE FROM THE BANKS.					
Capital Stock paid in,	$150,000 00	$250,000 00	$125,000 00	$150,000 00	$120,000 00
Bills in circulation of five dollars and upwards,	101,965 00	73,125 00	66,251 00	79,870 00	83,820 00
Bills in circulation less than five dollars,	29,634 00	13,516 00	12,343 00	23,683 00	21,944 00
Net profits on hand,	13,583 81	23,094 95	14,519 65	13,040 19	13,245 29
Balances due to other Banks,	– –	– –	418 96	2,314 17	1,543 88
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	70,546 58	27,999 24	46,428 67	36,759 19	5,181 93
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the Banks,	365,729 49*	387,735 19	264,961 28	305,666 55	245,735 10
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking houses,	5,228 47	5,389 45	5,436 06	2,090 02	3,669 07
Real Estate,	– –	5,000 00	– –	3,000 00	– –

Bills of other Banks incorporated in this State, ...	43,255 94	783 00	4,618 26	247 76	4,352 47
Bills of other Banks incorporated elsewhere,	3,958 00	76 00	216 00	– –	35 00
Balances due from other Banks, . . .	21,124 82	8,097 96	34,979 93	7,864 49	20,829 46
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	292,162 26	368,388 78	219,711 03	292,464 28	216,849 10
Total amount of the Resources of the Banks,	365,729 49	387,735 19	264,961 28	305,666 55	245,735 10
Date, Rate, and amount of Dividends since the last Annual Returns, ...	Oct., 1851, 4 per cent. on 100,000 00 4,000 00 April, 1852, 4 per cent. on 150,000 00 6,000 00	Oct., 1851, 4 per cent. 10,000 00 April, 1852, 3½ per cent. 8,750 00	Oct., 1851, 3 per cent. 3,750 00 April, 1852, 3 per cent. 3,750 00	Oct., 1851, 3 per cent. 4,500 00 April, 1852, 3 per cent. 4,500 00	Oct., 1851, 4 per cent. 4,800 00 April, 1852, 4 per cent. 4,800 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	6,060 87	13,573 53	8,150 10	6,474 04	8,640 48
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	12,700 00	3,940 00	1,650 00	3,075 00	– –
Amount of Debts due and unpaid, and considered doubtful, ...	– –	– –	3,600 00	– –	– –

* Error in Return of 10 cents.

	DANVERS.	GEORGETOWN.	GLOUCESTER.	HAVERHILL.	
	Warren.	Manufacturers'.*	Gloucester.	Essex.	Haverhill.
DUE FROM THE BANKS.					
Capital Stock paid in,	$150,000 00	$500 00	$200,000 00	$100,000 00	$150,000 00
Bills in circulation of five dollars and upwards,	80,080 00	430 00	124,695 00	26,075 00	45,700 00
Bills in circulation less than five dollars,	19,006 50	950 00	24,824 00	24,718 00	16,742 00
Net profits on hand,	16,220 53	6,525 94	33,102 65	2,168 31	17,578 95
Balances due to other Banks,	2,045 26	– –	303 10	285 00	10,313 62
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	61,004 14	7,403 65	48,279 87	2,934 20	11,845 14
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the Banks,	328,356 43	15,809 59	431,204 62	156,180 51	252,179 71
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking houses,	7,353,41	261 81	6,035 04	2,270 19	4,312 19
Real Estate,	– –	300 00	7,170 45	1,777 80	5,000 00

* Charter expired. See Remarks.

Bills of other Banks incorporated in this State, ...	5,475 68	1,247 00	3,166 00	824 00	1,426 00
Bills of other Banks incorporated elsewhere,	– –	– –	55 00	52 00	– –
Balances due from other Banks, . . .	37,273 32	5,349 41	15,527 22	9,208 95	1,065 97
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	278,254 02	8,651 37	399,250 91	142,047 57	240,375 55
Total amount of the Resources of the Banks,	328,356 43	15,809 59	431,204 62	156,180 51	252,179 71
Date, Rate, and amount of Dividends since the last Annual Returns, ...	Oct., 1851, 3½ per cent. 5,250 00 April, 1852, 3½ per cent. 5,250 00	None.	Oct., 1851, 4 per cent. 8,000 00 April, 1852, 4 per cent. 8,000 00	May, 1852, first dividend at rate of 6 per cent. on amount pd. in, 1,531 12	Oct., 1851, 5 per cent. 7,500 00 April, 1852, 4 per cent. 6,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	9,475 19	5,376 28	24,170 15	– –	14,250 00
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	3,700 00	– –	10,760 00	22,200 00	– –
Amount of Debts due and unpaid, and considered doubtful, ...	– –	– –	– –	– –	– –

	HAVERHILL.		LAWRENCE.	LYNN.	
	Merrimack.	Union.	Bay State.	Laighton.	Lynn Mechanics'.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$180,000 00	$100,000 00	$500,000 00	$150,000 00	$150,000 00
Bills in circulation of five dollars and upwards, ...	39,930 00	45,620 00	231,030 00	71,420 00	109,580 00
Bills in circulation less than five dollars, .	18,227 00	19,722 00	56,394 00	32,461 00	27,992 00
Net profits on hand, ...	12,560 48	11,678 87	38,507 83	14,166 87	22,063 28
Balances due to other Banks, . . .	1,086 70	3,264 74	1,520 79	7,206 50	6,027 12
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, . .	11,677 12	11,992 66	27,588 46	33,186 35	57,948 21
Cash deposited bearing interest, . . .	– –	– –	– –	7,000 00	– –
Total amount due from the Banks, . .	263,481 30	192,278 27	855,041 08	315,440 72	373,610 61
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking houses, ...	3,989 96	2,385 46	12,716 71	7,343 88	7,367 63
Real Estate, ...	2,000 00	3,000 000	20,000 00	– –	10,000 00

Bills of other Banks incorporated in this State, ...	3,893 00	1,410 00	1,877 41	4,521 00	4,304 00
Bills of other Banks incorporated elsewhere,	393 00	45 00	344 00	– –	684 00
Balances due from other Banks, . . .	21,388 24	379 37	9,566 61	9,703 67	54,302 04
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	231,817 10	185,058 44	810,536 35	293,872 17	296,952 94
Total amount of the Resources of the Banks,	263,481 30	192,278 27	855,041 08	315,440 72	373,610 61
Date, Rate, and amount of Dividends since the last Annual Returns, ...	Oct., 1851, 4 per cent. 7,200 00 April, 1852, 3 1-2 per cent. 6,300 00	Oct., 1851, 4 per cent. 4,000 00 April, 1852, 4 per cent. 4,000 00	Oct., 1851, 3 1-2 per cent. on 300,000 00 10,500 00 April, 1852, 3 1-2 per cent. on 345,600 00 12,096 00 Interest div'd, 2,663 69	Oct., 1851, 4 per cent. 6,000 00 April, 1852, 4 per cent. 6,000 00	Oct., 1851, 4 per cent. 6,000 00 April, 1852, 4 per cent. 6,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	12,717 54	6,921 98	17,577 37	7,067 73	14,791 64
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	950 00	– –	– –	– –	– –
Amount of Debts due and unpaid, and considered doubtful, ...	– –	400 00	– –	– –	– –

	MARBLEHEAD.		NEWBURYPORT.		
	Grand.	Marblehead.	Mechanics'.	Merchants'.	Ocean.
DUE FROM THE BANKS.					
Capital Stock paid in,	$100,000 00	$120,000 00	$200,000 00	$210,000 00	$100,000 00
Bills in circulation of five dollars and upwards,	58,260 00	59,574 00	70,000 00	53,825 00	93,345 00
Bills in circulation less than five dollars,	17,617 00	13,320 00	23,784 50	22,786 00	20,059 00
Net profits on hand,	6,433 08	4,563 21	12,690 61	18,964 89	18,898 02
Balances due to other Banks,	351 19	– –	10,338 41	995 90	265 17
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	17,006 98	7,286 27	36,420 39	71,168 11	66,084 49
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the Banks,	199,668 25	204,743 48	353,233 91	377,739 90	298,651 68
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking houses,	4,029 44	6,883 38	11,212 26	11,223 27	7,627 53
Real Estate,	8,790 00	6,333 33	9,000 00	6,000 00	2,500 00

Bills of other Banks incorporated in this State, ...	2,080 00	14,997 22	1,000 00	2,313 00	2,398 00
Bills of other Banks incorporated elsewhere,	– –	– –	576 00	149 00	2,000 00
Balances due from other Banks, . . .	30,481 19	– –	31,159 83	41,360 30	93,228 64
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	154,287 62	176,529 55	300,285 82	316,694 33	190,897 51
Total amount of the Resources of the Banks,	199,668 25	204,743 48	353,233 91	377,739 90	298,651 68
Date, Rate, and amount of Dividends since the last Annual Returns, ...	Oct., 1851, 3 per cent. 3,000 00 April, 1852, 3 per cent. 3,000 00	Oct., 1851, 3½ per cent. 4,200 00 April, 1852, 3½ per cent. 4,200 00	Oct., 1851, 3 per cent. 6,000 00 April, 1852, 3 per cent. 6,000 00	Oct., 1851, 3 4-7 per cent. 7,500 00 April, 1852, 3 4-7 per cent. 7,500 00	Oct., 1851, 5 per cent. 5,000 00 April, 1852, 5 per cent. 5,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	3,417 39	709 08	5,341 92	11,820 37	13,142 46
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	16,556 39	2,200 00	1,890 00	556 00	– –
Amount of Debts due and unpaid, and considered doubtful, ...	– –	– –	– –	– –	– –

	ROCKPORT.	SALEM.			
	Rockport.	Asiatic.	Commercial.	Exchange.	Mercantile.
DUE FROM THE BANKS.					
Capital Stock paid in,	$100,000 00	$200,000 00	$200,000 00	$200,000 00	$200,000 00
Bills in circulation of five dollars and upwards,	91,220 00	100,462 00	37,745 00	55,955 00	35,410 00
Bills in circulation less than five dollars,	18,270 00	30,780 00	38,258 00	16,855 00	16,045 00
Net profits on hand,	7,808 16	42,430 00	25,311 71	21,229 56	10,543 08
Balances due to other Banks,	– –	15,699 62	12,730 07	207 35	– –
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	29,265 94	102,926 67	42,764 35	32,937 35	85,541 58
Cash deposited bearing interest,	– –	– –	9,920 00	– –	– –
Total amount due from the Banks,	246,564 10	492,298 29	366,729 13	327,184 26	347,539 66
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking houses,	2,867 19	15,618 96	6,397 94	6,410 85	4,205 39
Real Estate,	– –	– –	7,474 90	4,000 00	7,500 00

Bills of other Banks incorporated in this State, ...	6,443 00	42,504 00	8,334 40	743 00	8,992 00
Bills of other Banks incorporated elsewhere,	42 00	513 00	71 00	26 00	– –
Balances due from other Banks, . . .	38,129 35	34,706 41	2,665 10	15,267 12	13,810 72
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	199,082 56	398,955 92	341,785 79	300,737 29	313,031 55
Total amount of the Resources of the Banks,	246,564 10	492,298 29	366,729 13	327,184 26	347,539 66
Date, Rate, and amount of Dividends since the last Annual Returns, ...	Oct., 1851, $3\frac{1}{2}$ per cent. 3.500 00 April, 1852, 4 per cent. 4,000 00	Oct., 1851, $3\frac{1}{2}$ per cent. 7,000 00 April, 1852, 4 per cent. 7,980 00	Oct., 1851, 4 per cent. 8,010 00 April, 1852, 4 per cent. 8,010 00	Oct., 1851, $3\frac{3}{8}$ per cent. 6,750 00 April, 1852, $2\frac{34}{100}$ per share. 7,020 00	Oct., 1851, 3 per cent. 6,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	– –	39,114 97	18,862 32	13,853 45	1,349 65
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	11,765 00	– –	2,350 00	– –	9,275 00
Amount of Debts due and unpaid, and considered doubtful, ...	– –	– –	1,352 72	– –	2,995 00

	SALEM.			SALISBURY.	BRIGHTON.
	Merchants'.	Naumkeag.	Salem.	Powow River.	Brighton.
DUE FROM THE BANKS.					
Capital Stock paid in,	$200,000 00	$500,000 00	$250,000 00	$100,000 00	$250,000 00
Bills in circulation of five dollars and upwards,	48,947 00	95,035 00	35,060 00	93,890 00	224,180 00
Bills in circulation less than five dollars,	16,289 00	41,833 00	15,443 00	17,087 00	44,649 00
Net profits on hand,	12,665 67	36,739 51	10,611 88	10,186 77	37,561 58
Balances due to other Banks,	4,272 12	5,073 11	5,533 31	– –	– –
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	52,672 87	192,327 91	57,956 82	10,480 24	61,557 02
Cash deposited bearing interest,	13,070 47	– –	– –	– –	– –
Total amount due from the Banks,	347,917 13	871,008 53	374,605 01	231,644 01	617,947 60
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking houses,	7,036 11	21,270 37	3,562 51	6,072 97	11,583 33
Real Estate,	– –	560 00	4,377 97	– –	2,474 45

Bills of other Banks incorporated in this State, ...	6,952 28	15,030 54	10,139 00	164 00	25,261 00
Bills of other Banks incorporated elsewhere,	– –	– –	– –	21 00	2,018 00
Balances due from other Banks, ...	5,335 52	22,603 31	33,921 14	31,072 73	76,765 08
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	328 593 22	811,544 31	322,604 39	194,313 31	499,845 74
Total amount of the Resources of the Banks,	347,917 13	871,008 53	374,605 01	231,644 01	617,947 60
Date, Rate, and amount of Dividends since the last Annual Returns, ...	Oct., 1851, 3 4-5 per cent. 7,600 00 April, 1852, 3 per cent. 6,000 00	Oct., 1851, 3½ per cent. 17,500 00 April, 1852, 3½ per cent. 17,500 00	Oct., 1851, 3 per cent. 7,500 00 April, 1852, 3 per cent. 7,500 00	Oct., 1851, 4 per cent. 4,000 00 April, 1852, 4 per cent. 4,000 00	Oct., 1851, 5 per cent. 12,500 00 April, 1852, 4 per cent. 10,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, ...	3,733 66	19,311 79	5,344 07	6,262 35	21,180 27
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	1,232 00	11,712 50	2,340 00	500 00	8,700 00
Amount of Debts due and unpaid, and considered doubtful, ...	– –	1,000 00	– –	– –	– –

	CAMBRIDGE.			CHARLESTOWN.	CONCORD.
	Cambridge.	Cambridge Market.	Charles River.	Bunker Hill.	Concord.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$100,000 00	$100,000 00	$100,000 00	$200,000 00	$100,000 00
Bills in circulation of five dollars and upwards, ...	57,550 00	75,145 00	64,440 00	126,105 00	77,335 00
Bills in circulation less than five dollars, .	7,562 00	22,725 00	18,012 00	28,756 00	12,180 00
Net profits on hand, ...	15,517 10	5,149 28	15,136 27	29,753 48	10,353 01
Balances due to other Banks, . . .	– –	– –	– –	– –	– –
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	39,894 62	7,205 69	51,284 53	202,820 07	28,162 02
Cash deposited bearing interest, . . .	– –	– –	– –	– –	– –
Total amount due from the Banks, . .	220,523 72	210,224 97	248,872 80	587,434 55	228,030 03
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking houses, ...	4,765 79	4,256 02	14,627 59	28,471 12	8,708 65
Real Estate, ...	6,000 00	4,818 02	– –	18,000 00	2,400 00

Bills of other Banks incorporated in this State, ...	1,320 00	2,192 01	3,202 00	21,376 00	2,794 00
Bills of other Banks incorporated elsewhere,	165 00	368 00	967 00	629 00	163 00
Balances due from other Banks, . . .	12,030 23	22,154 99	24,554 61	130,591 72	31,874 50
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	196,242 70	176,435 93	205,521 60	388,366 71	182,089 88
Total amount of the Resources of the Banks,	220,523 72	210,224 97	248,872 80	587,434 55	228,030 03
Date, Rate, and amount of Dividends since the last Annual Returns, ...	Oct., 1851, 4 per cent. 4,000 00 April, 1852, $4\frac{1}{10}$ per cent. 4,500 00	April, 1852, 3 per cent. 3,000 00	April, 1852, 4 per cent. 4,000 00	Oct., 1851, 4 per cent. 8,000 00 April, 1852, 4 per cent. 8,000 00	Oct., 1851, $3\frac{1}{2}$ per cent. 3.500 00 April, 1852, $3\frac{1}{2}$ per cent. 3,500 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	12,078 52	486 98	13,144 36	19,919 10	5,770 05
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	3,200 00	4,275 00	3,275 00	8,824 00	6,610 00
Amount of Debts due and unpaid, and considered doubtful, ...	– –	– –	– –	– –	2,000 00

	FRAMINGHAM.	LOWELL.			
	Framingham.	Appleton.	Lowell.	Prescott.	Railroad.
DUE FROM THE BANKS.					
Capital Stock paid in,	$200,000 00	$150,000 00	$200,000 00	$150,000 00	$600,000 00
Bills in circulation of five dollars and upwards,	89,000 00	113,660 00	98,885 00	124,471 00	312,355 00
Bills in circulation less than five dollars,	31,207 00	37,314 00	32,631 00	29,777 00	72,259 00
Net profits on hand,	25,885 27	24,095 35	38,176 20	13,651 98	107,308 45
Balances due to other Banks,	– –	– –	96 46	– –	300 00
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	26,305 09	89,194 19	53,246 33	56,683 47	30,019 82
Cash deposited bearing interest,	– –	3,000 00	– –	– –	– –
Total amount due from the Banks,	372,397 36	417,263 54	423,034 99	374,583 45	1,122,242 27
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking houses,	6,087 20	6,462 17	3,190 17	6,801 62	10,280 55
Real Estate,	4,250 00	18,000 00	– –	– –	– –

Bills of other Banks incorporated in this State, ...	361 00	16,973 00	12,436 33	14,877 00	3,816 00
Bills of other Banks incorporated elsewhere,	97 00	1,449 00	181 00	574 00	263 00
Balances due from other Banks, . . .	14,731 76	78,329 47	29,954 63	52,997 35	64,564 17
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	346,870 40	296,049 90	377,272 86	299,333 48	1,043,318 55
Total amount of the Resources of the Banks,	372,397 36	417,263 54	423,034 99	374,583 45	1,122,242 27
Date, Rate, and amount of Dividends since the last Annual Returns, ...	Oct., 1851, 3½ per cent. 7,000 00 April, 1852, 3½ per cent. 7,000 00	Oct., 1851, 4½ per cent. 6,750 00 April, 1852, 4½ per cent. 6,750 00	Oct., 1851, 5 per cent. 10,000 00 April, 1852, 5 per cent. 10,000 00	Oct., 1851, 4 per cent. on 100,000 00* 4,000 00 Oct., 1851, on incr'se of capital at rate of 6 pr ct. 660 30‡ April, 1852, 4 per cent. 6,000 00	Oct., 1851, 4 per cent. 24,000 00 April, 1852, 4 per cent. 24,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	17,628 51	12,784 91	29,732 60	3,000 00	75,000 00
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	300 00	– –	4,063 00	2,900 00	6,300 00
Amount of Debts due and unpaid, and considered doubtful, ...	13,000 00	– –	250 00	– –	6,001 87

* Capital Stock before increase. ‡ Addition to Capital Stock, $50,000 00.

	MALDEN.	NEWTON.	WALTHAM.	BLACKSTONE.	FITCHBURG.
	Malden.	Newton.	Waltham.	Worcester County.	Fitchburg.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$100,000 00	$150,000 00	$100,000 00	$100,000 00	$200,000 00
Bills in circulation of five dollars and upwards, ...	59,536 00	83,590 00	82,000 00	30,740 00	184,650 00
Bills in circulation less than five dollars, .	24,287 00	30,506 00	12,272 00	17,787 00	36,492 00
Net profits on hand, ...	5,133 32	15,866 18	8,223 85	3,079 23	26,969 16
Balances due to other Banks, ...	– –	1 50	– –	– –	– –
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	28,086 64	29,350 55	18,545 23	12,027 98	31,153 46
Cash deposited bearing interest, ...	– –	– –	– –	– –	– –
Total amount due from the Banks, . .	217,042 96	309,314 23	221,041 08	163,634 21	479,264 62
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking houses, ...	3,364 70	5,994 69	5,540 98	2,900 30	13,404 47
Real Estate, ...	5,148 43	5,597 18	5,500 00	– –	1,700 00

Bills of other Banks incorporated in this State, ...	7,206 00	3,737 00	800 00	710 00	1,082 00
Bills of other Banks incorporated elsewhere,	605 00	415 00	1,589 00	2,239 00	100 00
Balances due from other Banks, . . .	13,256 87	16,531 01	6,519 04	13,041 82	79,715 03
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	187,461 96	277,039 35	201,092 06	144,743 09	383,263 12
Total amount of the Resources of the Banks,	217,042 96	309,314 23	221,041 08	163,634 21	479,264 62
Date, Rate, and amount of Dividends since the last Annual Returns, ...	April, 1852, 3½ per cent. 3,500 00	Oct., 1851, 4 per cent. 6,000 00 April, 1852, 4 per cent. 6,000 00	Oct., 1851, 4 per cent. 4,000 00 April, 1852, 4 per cent. 4,000 00	April, 1852, 6 per cent. 3,000 00	Oct., 1851, 3½ per cent. 7,000 00 April, 1852, 3½ per cent. 7,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	2,996 97	7,472 47	3,606 18	1,944 97	16,500 00
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	16,700 00	9,150 00	2,100 00	2,233 40	3,400 00
Amount of Debts due and unpaid, and considered doubtful, ...	– –	350 03	– –	2,018 56	– –

	FITCHBURG.	LANCASTER.	LEICESTER.	MILFORD.	MILLBURY.
	Rollstone.	Lancaster.	Leicester.	Milford.	Millbury.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$200,000 00	$150,000 00	$100,000 00	$150,000 00	$50,000 00
Bills in circulation of five dollars and upwards, ...	143,910 00	142,530 00	90,200 00	109,585 00	31,951 00
Bills in circulation less than five dollars, .	42,390 00	25,612 00	18,988 00	35,449 00	11,922 00
Net profits on hand, ...	11,040 66	15,450 46	15,077 89	16,738 32	6,500 00
Balances due to other Banks, ...	– –	– –	– –	– –	– –
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, . .	16,334 64	8,396 89	23,302 71	9,905 22	15,332 53
Cash deposited bearing interest, . . .	– –	– –	– –	– –	– –
Total amount due from the Banks, . .	413,675 30	341,989 35	247,568 60	321,677 54	115,705 53
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking houses, ...	8,024 78	5,615 83	4,246 90	4,349 34	2,612 62
Real Estate, ...	3,985 05	1,000 00	1,000 00	– –	– –

Bills of other Banks incorporated in this State, ...	5,789 00	1,573 00	844 00	11,027 00	802 00
Bills of other Banks incorporated elsewhere,	874 00	318 00	389 00	193 00	1,448 00
Balances due from other Banks, . . .	48,954 84	35,297 80	42,744 60	9,845 12	16,224 86
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	346,047 63	298,184 72	198,344 10	296,263 08	94,618 05
Total amount of the Resources of the Banks,	413,675 30	341,989 35	247,568 60	321,677 54	115,705 53
Date, Rate, and amount of Dividends since the last Annual Returns, ...	Oct., 1851, on 60,250 00 903 75 6 62½ per share on old stock. 6,625 00 April, 1852, 4 per cent. 8,000 00	Oct., 1851, 2 per cent. 3,000 00 April, 1852, 4 per cent. 6,000 00	Oct., 1851, 5 per cent. 5,000 00 April, 1852, 5 per cent. 5,000 00	Oct., 1851,* 4 per cent. on 100,000 00 4,000 00 April, 1852,† 4 per cent. 6,000 00	Oct., 1851, 4 per cent. 2,000 00 April, 1852, 4 per cent. 2,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	2,837 60	7,891 44	10,000 00	7,640 15	7,000 00
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	1,145 00	4,385 00	– –	600 00	2,155 00
Amount of Debts due and unpaid, and considered doubtful, ...	– –	130 00	– –	– –	– –

* Capital before increase. † Addition to Capital Stock, $50,000 00.

	OXFORD.	SOUTHBRIDGE.	UXBRIDGE.	WORCESTER.	
	Oxford.	Southbridge.	Blackstone.	Central.	Citizen's.
DUE FROM THE BANKS.					
Capital Stock paid in,	$100,000 00	$100,000 00	$100,000 00	$150,000 00	$150,000 00
Bills in circulation of five dollars and upwards,	66,335 00	78,265 00	41,720 00	68,055 00	74,900 00
Bills in circulation less than five dollars,	16,992 25	16,949 00	20,284 25	23,897 00	20,365 00
Net profits on hand,	4,212 17	9,720 17	6,114 24	26,441 49	43,037 50
Balances due to other Banks,	1,506 79	460 19	– –	34 88	3,670 45
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	11,621 65	5,640 37	10,894 26	43,740 51	57,945 33
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the Banks,	200,667 86	211,034 73	179,012 75	312,168 88	349,918 28
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking houses,	1,979 77	4,743 49	4,324 25	10,022 48	10,412 95
Real Estate,	2,054 60	10,085 36	223 74	– –	–

Bills of other Banks incorporated in this State, ...	21 00	1,423 00	– –	3,418 00	2,364 00
Bills of other Banks incorporated elsewhere,	380 00	298 00	– –	2,181 35	839 00
Balances due from other Banks, . . .	31,443 80	805 03	6,184 09	13,989 46	46,915 79
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	164,788 69	193,679 85	168,280 67	282,557 59	289,386 54
Total amount of the Resources of the Banks,	200,667 86	211,034 73	179,012 75	312,168 88	349,918 28
Date, Rate, and amount of Dividends since the last Annual Returns, ...	None.	Oct., 1851, 3 per cent. 3,000 00 April, 1852, 3 per cent. 3,000 00	Oct., 1851, 3 per cent. 3,000 00 April, 1852, 3 per cent. 3,000 00	Oct., 1851, 4 per cent. 6,000 00 April, 1852, 4 per cent. 6,000 00	Oct., 1851, 4 per cent. 6,000 00 April, 1852, 4 per cent. 6,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	1,701 49	4,755 16	3,482 79	19,500 00	36,132 61
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	910 00	1,500 00	950 00	1,500 00	– –
Amount of Debts due and unpaid, and considered doubtful, ...	4,965 50	– –	5,940 92	14 93	– –

	WORCESTER.		NORTHAMPTON.		
	Mechanics.	Quinsigamond.	Worcester.	Holyoke.	Northampton.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$300,000 00	$150,000 00	$250,000 00	$200,000 00	$200,000 00
Bills in circulation of five dollars and upwards, ...	166,065 00	79,855 00	107,145 00	227,370 00	164,515 00
Bills in circulation less than five dollars, .	46,143 00	17,167 00	42,242 00	19,353 00	27,216 00
Net profits on hand, ...	33,586 98	13,558 72	22,294 86	14,746 52	42,575 37
Balances due to other Banks, . . .	– –	1 50	5,585 43	385 00	558 08
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	77,199 52	44,734 06	126,709 04	48,074 00	34,396 26
Cash deposited bearing interest, . . .	– –	– –	– –	– –	– –
Total amount due from the Banks, . .	622,994 50	305,316 28	553,976 33	509,928 52	469,260 71
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking houses, ...	17,144 05	9,222 12	12,185 60	5,248 14	8,029 92
Real Estate, ...	– –	–	29,937 85	–	3,500 00

Bills of other Banks incorporated in this State, ...	4,145 00	3,470 00	977 00	2,539 00	2,181 00
Bills of other Banks incorporated elsewhere,	1,931 00	1,371 00	512 00	531 00	811 00
Balances due from other Banks, . . .	29,003 11	31,510 84	50,632 15	190,005 41	74,169 94
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	570,771 34	259,742 32	459,731 73	311,604 97	380,568 85
Total amount of the Resources of the Banks,	622,994 50	305,316 28	553,976 33	509,928 52	469,260 71
Date, Rate, and amount of Dividends since the last Annual Returns, ...	Oct., 1851, 4 per cent. 12,000 00 April, 1852, 4 per cent. 12,000 00	Oct., 1851,* 4 per cent. on 100,000 00 4,000 00 April, 1852, 3½ per cent. 5,250 00	Oct., 1851, Old Stock, 3½ per cent. 7,000 00 New Stock, 1½ per cent. 750 00 April, 1852, 3½ per cent. 8,750 00	Oct., 1851, 3 per cent. 6,000 00 April, 1852, 3 per cent. 6,000 00	Oct., 1851, 4½ per cent. 9,000 00 April, 1852, 4½ per cent. 9,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	20,255 10	6,777 39	15,100 55	9,162 31	– –
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	– –	– –	1,000 00	1,000 00	246 71
Amount of Debts due and unpaid, and considered doubtful, ...	– –	400 00	– –	18,000 00	1,200 00

* Capital before increase.

	WARE.	GREENFIELD.		CHICOPEE.	HOLYOKE.
	Hampshire Manufac.	Franklin County.	Greenfield.	Cabot.	Hadley Falls.
DUE FROM THE BANKS.					
Capital Stock paid in,	$200,000 00	$150,000 00	$200,000 00	$150,000 00	$100,000 00
Bills in circulation of five dollars and upwards,	176,535 00	140,625 00	86,510 00	44,341 00	65,785 00
Bills in circulation less than five dollars,	50,570 00	23,112 00	44,990 00	23,712 00	21,169 00
Net profits on hand,	19,026 06	9,217 70	14,963 58	7,169 65	4,773 29
Balances due to other Banks,	1,673 81	1,721 89	220 00	– –	– –
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	5,302 56	37,193 10	26,569 33	23,767 67	7,829 62
Cash deposited bearing interest,	– –	– –	700 00	– –	– –
Total amount due from the Banks,	453,107 43	361,869 69	373,952 91	248,990 32	199,556 91
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking houses,	10,587 26	5,433 73	8,557 56	5,240 17	5,201 15
Real Estate,	3,785 30	6,662 40	4,019 29	– –	2,836 27

Bills of other Banks incorporated in this State, ...	521 00	– –	2,380 00	1,822 00	824 00
Bills of other Banks incorporated elsewhere,	345 00	798 00	431 00	782 00	20 00
Balances due from other Banks, . . .	30,281 84	48,086 68	32,326 44	45,156 42	20,483 32
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	407,587 03	300,888 88	326,238 62	195,989 73	170,192 17
Total amount of the Resources of the Banks,	453,107 43	361,869 69	373,952 91	248,990 32	199,556 91
Date, Rate, and amount of Dividends since the last Annual Returns, ...	Oct., 1851, 4 per cent. 8,000 00 April, 1852, 4 per cent. 8,000 00	Oct., 1851, 4 per cent. 6,000 00 April, 1852, 4 per cent. 6,000 00	Oct., 1851, 4 per cent. 8,000 00 April, 1852, 4 per cent. 8,000 00	Oct., 1851, 3½ per cent. 5,250 00 April, 1852, 3½ per cent. 5,250 00	April, 1852, 2 per cent. 2,000 00 First Dividend.
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	10,142 75	1,213 47	6,313 36	7,355 93	– –
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	650 00	2,300 00	– –	1,300 00	950 00
Amount of Debts due and unpaid, and considered doubtful, ...	– –	– –	– –	874 80	– –

	SPRINGFIELD.				
	Agawam.	Chicopee.	John Hancock.	Springfield.	Western.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$200,000 00	$300,000 00	$100,000 00	$300,000 00	$250,000 00
Bills in circulation of five dollars and upwards, ...	169,860 00	159,294 00	59,410 00	127,400 00	186,055 00
Bills in circulation less than five dollars, .	47,213 00	37,462 00	22,359 00	44,415 00	42,015 00
Net profits on hand, ...	17,922 35	26,793 37	5,972 69	20,228 57	7,955 02
Balances due to other Banks, ...	835 34	1,657 03	– –	1,286 97	58,213 95
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	62,594 93	57,227 51	59,797 30	47,941 59	19,401 23
Cash deposited bearing interest, ...	– –	– –	– –	– –	– –
Total amount due from the Banks, . .	498,425 62	582,433 91	247,538 99	541,272 13	563,640 20
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking houses, ...	11,263 89	11,912 95	10,456 18	13,024 35	8,602 82
Real Estate, ...	7,300 00	7,000 00	8,393 55	7,200 00	16,469 02

Bills of other Banks incorporated in this State, ...	8,010 00	9,545 00	1,358 00	4,882 00	2,309 00
Bills of other Banks incorporated elsewhere,	378 00	978 00	19 00	1,540 00	554 00
Balances due from other Banks, . . .	100,975 00	37,324 30	38,913 31	33,595 69	40,693 09
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	370,498 73	515,6 66	188,398 95	481,030 09	495,012 27
Total amount of the Resources of the Banks,	498,425 62	582,433 91	247,538 99	541,272 13	563,640 20
Date, Rate, and amount of Dividends since the last Annual Returns, ...	Oct., 1851, 4 per cent. 8,000 00 April, 1852, 4 per cent. 8,000 00	Oct., 1851, 4 per cent. 12,000 00 April, 1852, 4 per cent. 12,000 00	Oct., 1851, 3½ per cent. 3,500 00 April, 1852, 4 per cent. 4,000 00	Oct., 1851, 3½ per cent. 10,500 00 April, 1852, 3½ per cent. 10,500 00	Oct., 1851, 4 per cent. 9,000 00 April, 1852, 4 per cent. 9,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	8,901 89	12,881 67	1,041 29	8,306 88	2,928 39
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	1,550 00	4,625 00	2,800 00	8,000 00	3,500 00
Amount of Debts due and unpaid, and considered doubtful, ...	906 93	– –	– –	7,500 00	8,560 00

	WESTFIELD.		ADAMS.	G'T BARRINGTON.	LEE.
	Hampden.	Westfield.	Adams.	Mahaiwe.	Lee.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$100,000 00	$100,000 00	$200,000 00	$100,000 00	$150,000 00
Bills in circulation of five dollars and upwards, ...	88,377 00	57,615 00	118,350 00	103,124 00	118,570 00
Bills in circulation less than five dollars, .	18,672 00	20,946 00	15,110 00	17,118 00	55,108 00
Net profits on hand, ...	18,906 51	4,482 33	12,298 81	16,452 49	21,698 29
Balances due to other Banks, ...	65 76	761 92	215 39	370 64	3,083 74
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	13,668 60	10,205 87	27,571 66	27,867 71	13,133 03
Cash deposited bearing interest, ...	– –	– –	– –	– –	– –
Total amount due from the Banks, . .	239,689 87	194,011 12	373,545 86	264,932 84	361,593 06
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking houses, ...	5,453 52	3,395 84	6,660 20	6,662 10	6,117 37
Real Estate, ...	5,500 00	4,764 12	2,500 00	2,733 92	2,330 00

Bills of other Banks incorporated in this State, ...	1,280 00	872 00	400 00	2,436 00	374 00
Bills of other Banks incorporated elsewhere,	2,167 00	412 00	736 00	1,030 00	903 00
Balances due from other Banks, . . .	28,446 59	15,833 84	40,238 25	57,266 69	54,543 17
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	196,842 76	168,733 32	323,011 41	194,804 13	297,325 52
Total amount of the Resources of the Banks,	239,689 87	194,011 12	373,545 86	264,932 84	361,593 06
Date, Rate, and amount of Dividends since the last Annual Returns, ...	April, 1852, 4 per cent. 4,000 00	April, 1852, 3 per cent. 3,000 00	October, 1851, 3½ per cent. 5,687 50 April, 1852, 3½ per cent. 6,475 00	October, 1851, 3½ per cent. 3,500 00 April, 1852, 4 per cent. 4,000 00	Oct., 1851, 4 per cent. on 100,000 00 4,000 00 July, 1851, $1\frac{34}{100}$ on 500 sh's, 670 00 April, 1852, 4 per cent. 6,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	14,656 61	609 32	4,624 26	11,074 99	15,451 25
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	– –	1,250 00	300 00	– –	700 00
Amount of Debts due and unpaid, and considered doubtful, ...	– –	– –	– –	– –	– –

	PITTSFIELD.	STOCKBRIDGE.	CANTON.	DEDHAM.	DORCHESTER.
	Agricultural.	Housatonic.	Neponset.	Dedham.	Blue Hill.
DUE FROM THE BANKS.					
Capital Stock paid in,	$200,000 00	$100,000 00	$100,000 00	$200,000 00	$100,000 00
Bills in circulation of five dollars and upwards,	166,990 00	97,145 00	92,115 00	96,838 00	57,625 00
Bills in circulation less than five dollars,	22,049 00	22,369 00	22,909 00	28,851 00	23,931 00
Net profits on hand,	8,974 71	29,536 75	7,393 83	38,318 96	14,952 83
Balances due to other Banks,	773 86	2,105 97	– –	– –	– –
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	64,598 63	20,645 43	18,819 07	67,661 51	46,504 44
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the Banks,	463,386 20	271,802 15	241,236 90	431,669 47	243,013 27
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking houses,	7,592 68	5,231 79	3,763 17	18,994 31	5,329 84
Real Estate,	1,459 41	2,250 00	– –	– –	– –

Bills of other Banks incorporated in this State, ...	2,789 00	879 00	5,055 00	1,916 00	5,912 00
Bills of other Banks incorporated elsewhere,	4,100 00	– –	17 00	247 00	92 00
Balances due from other Banks, . . .	76,849 78	71,110 98	33,071 23	16,894 31	11,764 16
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	370,595 33	192,330 38	199,330 50	393,617 85	197,976 83
Total amount of the Resources of the Banks,	463,386 20	271,802 15	241,236 90	431,669 47	*221,074 83
Date, Rate, and amount of Dividends since the last Annual Returns, ...	October, 1851, 4½ per cent. 6,750 00 October, 1851, 25 per cent. 37,500 00 payable Jan. 1, 1852. April, 1852 4 per cent. 8,000 00	Oct. 1851, 4 per cent. 4,000 00 April, 1852, 4 per cent. 4,000 00	October, 1851, 3 per cent. 3,000 00 April, 1852, 3 per cent. 3,000 00	Nov., 1851, 4 per cent. 8,000 00 May, 1852, 4 per cent. 8,000 00 Aug., 1852, 4 per cent. 8,000 00	Oct., 1851, 3 per cent. 3,000 00 April, 1852, 3 per cent. 3,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	842 33	24,533 61	3,076 08	30,171 82	9,999 38
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	4,500 00	– –	400 00	100 00	800 00
Amount of Debts due and unpaid, and considered doubtful, ...	– –	252 43	– –	– –	– –

*Loss by robbery, $21,938 44.

	DORCHESTER.	QUINCY.	RANDOLPH.	ROXBURY.	WEYMOUTH.
	Mattapan.	Quincy Stone.	Randolph.	People's.	Union Bank of Weymouth & Braintree.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$100,000 00	$100,000 00	$150,000 00	$150,000 00	$100,000 00
Bills in circulation of five dollars and upwards, ...	78,910 00	59,070 00	74,015 00	78,670 00	93,009 00
Bills in circulation less than five dollars, . .	20,860 00	14,762 00	26,545 00	19,254 00	24,151 00
Net profits on hand, ...	11,280 58	13,276 61	39,303 92	11,293 21	17,007 52
Balances due to other Banks, ...	– –	– –	– –	– –	– –
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, . .	14,280 74	42,148 98	35,020 21	74,002 24	19,183 89
Cash deposited bearing interest, ...	– –	– –	– –	– –	– –
Total amount due from the Banks, . .	225,331 32	229,257 59	324,884 13	333,219 45	253,351 41
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking houses, ...	5,578 34	7,098 32	7,456 40	12,634 62	4,853 46
Real Estate, ...	– –	5,000 00	– –	– –	6,000 00

Bills of other Banks incorporated in this State, ...	16,180 00	3,197 41	1,637 00	1,854 00	1,910 00
Bills of other Banks incorporated elsewhere,	121 00	647 00	– –	179 00	112 00
Balances due from other Banks, . . .	5,543 59	17,442 48	15,800 95	31,073 91	40,831 12
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	197,908 39	195,872 38	299,989 78	287,477 92	199,644 83
Total amount of the Resources of the Banks,	225,331 32	229,257 59	324,884 13	333,219 45	253,351 41
Date, Rate, and amount of Dividends since the last Annual Returns, ...	Oct., 1851, 4 per cent. 4,000 00 April, 1852, 4 per cent. 4,000 00	Oct., 1851, 4 per cent. 4,000 00 April, 1852, 4 per cent. 4,000 00	Oct., 1851, 5 per cent. 7,500 00 April, 1852, 5 per cent. 7,500 00	Oct., 1851, 4 per cent. 6,000 00 April, 1852, 4 per cent. 6,000 00	Oct., 1851, 4 per cent. 4,000 00 April, 1852, 4 per cent. 4,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	5,861 82	10,303 18	28,356 86	5,660 68	10,298 83
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	– –	1,500 00	– –	– –	– –
Amount of Debts due and unpaid, and considered doubtful, ...	– –	343 99	– –	– –	902 55

	WRENTHAM.	ATTLEBOROUGH.	FAIRHAVEN.	FALL RIVER.	
	Wrentham.	Attleborough.	Fairhaven.	Fall River.	Massasoit.
DUE FROM THE BANKS.					
Capital Stock paid in,	$150,000 00	100,000 00	$200,000 00	$350,000 00	$100,000 00
Bills in circulation of five dollars and upwards,	65,715 00	33,240 00	65,815 00	104,740 00	55,800 00
Bills in circulation less than five dollars,	25,708 00	15,181 00	7,933 25	27,298 00	6,221 00
Net profits on hand,	6,583 41	8,002 60	12,814 95	26,626 91	17,436 89
Balances due to other Banks,	– –	1,049 08	1,948 04	14,696 37	3,946 79
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	7,726 53	25,869 40	88,137 17	82,135 28	41,985 01
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the Banks,	255,732 94	183,342 08	376,648 41	605,496 56	225,389 69
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking houses,	4,920 50	2,895 66	11,579 40	13,605 19	10,468 23
Real Estate,	797 80	3,900 00	3,500 00	7,000 00	– –

Bills of other Banks incorporated in this State, ...	90 00	175 00	435 00	8,987 65	7,313 82
Bills of other Banks incorporated elsewhere,	643 00	127 00	885 00	– –	1,950 00
Balances due from other Banks, . . .	12,947 68	12,457 73	41,000 69	22,049 01	26,686 50
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	236,333 96	163,786 69	319,248 32	553,854 71	178,971 14
Total amount of the Resources of the Banks,	255,732 94	183,342 08	376,648 41	605,496 56	225,389 69
Date, Rate, and amount of Dividends since the last Annual Returns, ...	May, 1851, 3 per cent. 4,500 00 Nov. 1851, 3 per cent. 4,500 00 May 1852, 3 per cent. 4,500 00		Oct., 1851, 4 per cent. 8,000 00 April, 1852, 4 per cent. 8,000 00	Oct., 1851, 3½ per cent. 11,000 00 April, 1852, 3½ per cent. 11,000 00	July, 1851, 3 per cent. 3,000 00 Jan. 1852, 3 per cent. 3,000 00 July, 1852, 3 per cent. 3,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	2,730 99	5,148 34	5,259 26	12,963 88	14,736 62
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	3,644 31	– –	700 00	110 00	1,050 00
Amount of Debts due and unpaid, and considered doubtful, ...	– –	19,000 00	79 19	– –	– –

	NEW BEDFORD.				TAUNTON.
	Bedford Commercial.	Marine.	Mechanics.	Merchants.	Bristol County.
DUE FROM THE BANKS.					
Capital Stock paid in,	$600,000 00	$500,000 00	$200,000 00	$600,000 00	$200,000 00
Bills in circulation of five dollars and upwards,	190,985 00	199,555 00	81,855 00	283,465 00	121,920 00
Bills in circulation less than five dollars,	40,979 00	45,004 00	17,786 00	50,743 00	33,592 00
Net profits on hand,	35,776 73	31,146 53	34,693 48	36,961 64	27,284 92
Balances due to other Banks,	10,763 24	1,758 81	100 00	20,460 36	466 18
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	107,209 70	141,390 93	67,785 13	173,914 87	63,684 69
Cash deposited bearing interest,	60,147 69	61,789 48	– –	62,391 00	– –
Total amount due from the Banks,	1,045,861 36	980,644 75	402,219 61	1,227,935 87	446,947 79
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking houses,	12,137 56	14,422 88	5,715 86	14,504 36	2,421 17
Real Estate,	18,000 00	8,000 00	9,000 00	16,000 00	10,000 00

Bills of other Banks incorporated in this State, ...	1,100 00	131 00	2,017 00	30 00	2,967 00
Bills of other Banks incorporated elsewhere,	1,011 00	100 00	815 00	647 00	613 00
Balances due from other Banks, . . .	34,262 17	55,641 40	18,338 23	39,384 72	60,418 79
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	979,350 63	902,349 47	366,333 52	1,157,369 79	370,527 83
Total amount of the Resources of the Banks,	1,045,861 36	980,644 75	402,219 61	1,227,935 87	446,947 79
Date, Rate, and amount of Dividends since the last Annual Returns, ...	July, 1851, 6 per cent. 24,000 00 April, 1852, 5 per cent. 30,000 00	June, 1851, 6 per cent. on 300,000 00* 18,000 00 April, 1852, 5 per cent. on 500,000 00 25,000 00	April, 1852, 3 per cent. 6,000 00	June, 1851, 8 per cent. on 400,000 00* 32,000 00 April, 1852, 5 per cent. on 600,000 00 30,000 00	Oct., 1851, 4 per cent. 8,000 00 April, 1852, 4 per cent. 8,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	13,733 24	22,798 25	25,743 31	9,910 10	15,380 28
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	8,300 00	700 00	– –	2,400 00	448 00
Amount of Debts due and unpaid, and considered doubtful, ...	2,562 45	12,202 49	24,700 00	– –	– –

* Capital before increase.

	TAUNTON.		ABINGTON.	HINGHAM.	PLYMOUTH.
DUE FROM THE BANKS.	Machinists.	Taunton.	Abington.	Hingham.	Old Colony.
Capital Stock paid in,	$100,000 00	$200,000 00	$100,000 00	$105,000 00	$100,000 00
Bills in circulation of five dollars and upwards,	54,820 00	95,170 00	88,650 00	66,515 00	68,105 00
Bills in circulation less than five dollars,	23,797 00	25,934 00	24,424 00	18,606 00	16,193 00
Net profits on hand,	11,630 67	29,750 56	10,095 58	19,104 40	22,925 58
Balances due to other Banks,	594 51	1,266 51	– –	– –	– –
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	26,032 74	86,254 80	18,778 86	39,600 30	37,394 38
Cash deposited bearing interest,	– –	– –	– –	–	– –
Total amount due from the Banks,	216,874 92	438,375 87	241,948 44	248,825 70	244,617 96
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking houses,	3,147 54	5,164 64	4,625 85	6,191 03	3,438 29
Real Estate,	– –	7,750 00	– –	9,834 87	500 00

Bills of other Banks incorporated in this State, ...	1,256 00	679 00	7,191 00	1,973 00	5,244 00
Bills of other Banks incorporated elsewhere,	36 00	6,405 00	540 00	138 00	– –
Balances due from other Banks, . . .	30,013 82	19,811 93	29,593 26	20,536 29	74,483 30
8 Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	182,421 56	398,565 30	199,998 33	210,152 51	160,952 37
Total amount of the Resources of the Banks,	216,874 92	438,375 87	241,948 44	248,825 70	244,617 96
Date, Rate, and amount of Dividends since the last Annual Returns, ...	Oct., 1851, 3 per cent. 3,000 00 April, 1852, 3 per cent. 3,000 00	Oct., 1851, 4 per cent. 8,000 00 April, 1852, 4 per cent. 8,000 00	Oct., 1851, 3½ per cent. 3,500 00 April, 1852, 3½ per cent. 3,500 00	Oct., 1851, 4 per cent. 4,200 00 April, 1852, 4 per cent. 4,200 00	Sept., 1851, 5 per cent. 5,000 00 March, 1852, 5 per cent. 5,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	6,748 02	20,697 74	4,652 09	12,616 05	16,757 88
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	– –	1,350 00	– –	2,360 00	– –
Amount of Debts due and unpaid, and considered doubtful, ...	– –	– –	– –	200 00	– –

	PLYMOUTH.	WAREHAM.	FALMOUTH.	YARMOUTH.	NANTUCKET.
	Plymouth.	Wareham.	Falmouth.	Barnstable.	Pacific.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$100,000 00	$100,000 00	$100,000 00	$300,000 00	$200,000 00
Bills in circulation of five dollars and upwards, ...	98,650 00	59,780 00	67,000 00	185,980 00	111,890 00
Bills in circulation less than five dollars, .	22,842 00	21,865 00	8,608 00	12,367 00	18,827 00
Net profits on hand, ...	17,736 21	2,943 47	7,900 60	40,096 63	32,274 96
Balances due to other Banks, . . .	– –	164 05	– –	– –	3,347 72
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	25,090 10	34,528 41	5,710 52	15,357 54	277,214 38
Cash deposited bearing interest, . . .	– –	– –	– –	– –	– –
Total amount due from the Banks, . .	264,318 31	219,280 93	189,219 12	553,801 17	643,554 06
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking houses, ...	7,594 12	2,664 11	2,659 07	6,395 68	12,468 17
Real Estate, ...	500 00	8,314 52	6,462 00	2,000 00	12,000 00

Bills of other Banks incorporated in this State, ...	612 11	2,040 00	1,053 00	630 00	7 00
Bills of other Banks incorporated elsewhere,	– –	167 00	78 00	234 00	1 00
Balances due from other Banks, . . .	66,907 02	7,455 28	38,870 05	50,397 40	270,388 84
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	188,705 06	198,640 02	140,097 00	494,144 09	348,689 05
Total amount of the Resources of the Banks,	264,318 31	219,280 93	189,219 12	553,801 17	643,554 06
Date, Rate, and amount of Dividends since the last Annual Returns, ...	Oct., 1851, 5 per cent. 5,000 00 April, 1852, 5 per cent. 5,000 00		Oct., 1851, 3 per cent. 3,000 00 April, 1852, 3 per cent. 3,000 00	Oct., 1851, 8 per cent. on 200,000 00* 16,000 00 April, 1852, 4 per cent. 300,000 00 ‡ 12,000 00	Oct., 1851, 4½ per cent. 9,000 00 April, 1852, 4½ per cent. 9,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, ...	16,417 27	5,431 79	4,457 12	25,989 40	21,608 18
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	1,000 00	150 00	6,150 00	12,792 23	– –
Amount of Debts due and unpaid, and considered doubtful, ...	– –	30,726 13	1,533 00	696 44	– –

* Capital Stock before increase. ‡ Addition to Capital Stock, $100,000 00.

AGGREGATE.

DUE FROM THE BANKS.	32 Banks in Boston.	105 Banks out of Boston.	Total—137 Banks.
Capital Stock paid in,	$24,660,000 00	$18,610,500 00	$43,270,500 00
Bills in circulation of five dollars and upwards,	7,182,252 00	10,200,250 00	17,382,502 00
Bills in circulation less than five dollars,	1,122,339 00	2,667,528 75	3,789,867 75
Net profits on hand,	3,283,398 27	1,985,075 16	5,268,473 43
Balances due to other Banks,	8,370,293 71	237,944 30	8,608,238 01
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	10,293,087 55	4,774,116 67	15,067,204 22
Cash deposited bearing interest,	256,033 14	218,018 64	474,051 78
Total amount due from the Banks,	55,167,403 67	*38,693,433 62	*93,860,837 29
RESOURCES OF THE BANKS.			
Gold, Silver, and other coined metals in their Banking houses,	2,784,792 08	778,990 44	3,563,782 52
Real Estate,	631,241 49	459,221 60	1,090,463 09
Bills of other Banks incorporated in this State,	4,392,125 42	484,482 29	4,876,607 71
Bills of other Banks incorporated elsewhere,	405,402 00	64,152 35	469,554 35

Balances due from other Banks, ...	2,844,478 96	3,821,933 19	6,666,412 15
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	44,109,363 72	33,062,715 31	77,172,079 03
Total amount of the Resources of the Banks, . .	55,167,403 67	† 38,671,495 18	† 93,838,898 85
Date, Rate, and amount of Dividends since the last Annual Returns, ...	Oct., 1851, 908,275 00 April, 1852, 953,500 00	Oct., 1851, 691,636 55 April, 1852, 694,362 12	Oct., 1851, 1,599,911 55 April, 1852, 1,647,862 12
Amount of Reserved Profits at the time of declaring the last Dividend, ...	1,988,664 58	1,191,373 32	3,180,037 90
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	228,870 31	293,153 54	522,023 85
Amount of Debts due and unpaid, and considered doubtful,	24,103 28	174,659 93	198,763 21

Average Dividends of thirty-two Banks in Boston, in October, 1851, a fraction over 3.71-100 per cent.; in April, 1852, a fraction over 3.89-100 per cent. Average dividends of one hundred and five Banks out of Boston, in October, 1851, a fraction over 3.94-100 per cent.; in April, 1852, a fraction over 3.76-100 per cent. Average Dividends of one hundred and thirty-seven Banks in and out of Boston, in October, 1851, a fraction over 3.80–100 per cent.; in April, 1852, a fraction over 3.84–100 per cent.

* The first seven items of these two totals fail of making the eighth, because of an error of ten cents in the Return of the Tradesman's Bank of Chelsea.

† The deficiency in this side of the account is owing to a deficit in the account of the Blue Hill Bank of $21,938 44 of which it has been robbed.

REMARKS.

By acts of the General Court of 1851, the following Banks were authorized to make additions to their Capital Stock, which have been paid in, as follows; namely: —

Cochituate, in Boston, $100,000; of which was paid, February 16, 1852, $25,000; March 1, $25,000; April 12, $26,900; April 14, $23,100.

Granite, in Boston, $250,000; of which was paid, August 1, 1851, $150,000; April 12, 1852, $100,000.

Bay State, in Lawrence, $200,000; of which was paid, October 20, 1851, $100,000; April 26, 1852, $100,000.

Adams, in Adams, $50,000; of which was paid, July 1, 1851, $25,000; October 6, 1851, $10,000; April 5, 1852, $15,000.

Fall River, $50,000; paid July 7, 1852.

Barnstable, in Yarmouth, $100,000; paid October 1, 1851.

Agricultural, in Pittsfield, $50,000; paid January 1, 1852.

Several of the Banks made return of a dividend for October, 1852. The Abstract, having relation to the state of the Banks in September, takes no cognizance of such dividends.

In the return of the Cochituate Bank, no difference is made between bills in circulation of five dollars and upwards, and bills in circulation less than five dollars; and also no difference between bills of other banks incorporated in this State and elsewhere.

The Stockholders of the Manufacturer's Bank, Georgetown, (with the exception of one individual owning five shares,) have all received the par value of their stock; viz.: $100 per share. The surplus will be divided after the redemption of the small balance of outstanding bills. The bills are still redeemed at the Suffolk Bank.

It will be seen that the aggregate "Total amount due from the Banks," and "Total amount of the resources of the Banks," do not agree, by the sum of $21,938 44, which is a deficit in the account of the Blue Hill Bank. All the other Banks balanced on the face of the return; but examination detected an error of ten cents in the return of the Tradesman's Bank, of Chelsea, to which fact is chargeable the failure of the first seven items of the aggregate "Total amount due from the Banks," to make the eighth, or aggregated total.

TABLE,

Exhibiting the number of Banks in Massachusetts, the amount of Capital Stock paid in, of Bills in circulation, and of Specie on hand, for the year 1852, *as the same appear on the official returns.*

Year	No. of B'ks.	Capital Stock.	Bills in Circulation.	Specie.	Proportion of Bills to Specie.
1852	137	$43,270,500 00	$21,172,369 75	$3,563,782 52	$5.94 9-100 of pap. to 1 of sp.

TABLE,

Exhibiting the Capital of the Banks of Massachusetts, and the amount of their immediate liabilities, or Circulation and Deposits, and the Specie on hand, for the year 1852.

Year	Am't of Capital.	Bills in Circulation and Deposits.	Specie.	Proportion of Circulation and Deposits to Specie.
1852	$43,270,500 00	$36,239,573 97	$3,563,782 52	$10.16 8-10 {of circulation and deposits} to 1 of sp.

TABLE,

Showing the Increase since 1851, *of the number of Banks, Capital Stock, Bills in Circulation, Specie, and the Decrease of Bills to Specie.*

Year	No. of B'ks.	Capital Stock.	Bills in Circulation.	Specie.	Proportion of Bills to Specie.
1852	137	$43,270,500 00	$21,172,369 75	$3,563,782 52	$5.94 9-100 of pap. to 1 of sp.
1851	130	38,265,000 00	19,694,698 25	2,478,858 78	7.94 5-10 " " " 1 " "
	7	5,005,500 00	1,477,671 50	1,084,923 74	1.99 41 equiv. to 25.9-100 per c't.
	Increase.				Diminution.

TABLE,

Exhibiting the Condition of each Bank in Massachusetts, in regard to the Amount of Circulation, Amount of Specie in Banking House, Relative proportion of each; amount of immediate liabilities or Circulation and Deposits, not bearing interest, and the relative proportion of the same, to specie on hand, as shown by the Official Returns, made on the first Saturday of September, 1852.

NAME.	Amount of Circulation.	Amount of Specie.	Proportion of Circulation to Specie.	Amount of Circulation and Deposits.	Proportion of Circulation and Deposits to Specie.
Atlantic,	$307,108 00	$44,202 01	$6.94 7 of Cir. to 1 of Specie.	$602,625 77	$13.63 3 {of circulation and deposits,} to 1 of sp.
Atlas,	221,716 00	24,893 53	8.90 6 " " "	463,016 67	18.59 9 " " "
Blackstone,	258,950 00	12,438 88	20.81 7 " " "	470,727 69	37.84 3 " " "
Boston,	251,936 00	86,909 28	2.70 8 " " "	758,318 00	8.72 5 " " "
Boylston,	217,291 00	16,548 71	13.13 0 " " "	473,327 68	28.60 2 " " "
City,	229,717 00	63,958 94	3.59 1 " " "	586,623 80	9.17 1 " " "
Cochituate,	199,328 00	4,725 27	42.18 3 " " "	258,615 85	54.73 0 " " "
Columbian,	101,490 00	24,859 57	4.08 2 " " "	308,494 07	12.40 9 " " "
Bank of Commerce,	619,760 00	519,028 67	1.19 4 " " "	1,550,334 05	2.98 6 " " "
Eagle,	160,548 00	52,306 94	3.06 9 " " "	523,546 25	10.00 9 " " "
Exchange,	425,582 00	160,471 81	2.65 2 " " "	815,485 24	5.08 1 " " "
Faneuil Hall,	304,256 00	38,515 74	7.89 9 " " "	583,543 09	15.15 0 " " "
Freeman's,	209,637 00	27,271 26	7.68 7 " " "	366,852 72	13.45 1 " " "
Globe,	168,356 00	111,562 50	1.50 8 " " "	494,369 02	4.43 1 " " "
Granite,	264,524 00	40,507 08	6.53 0 " " "	685,583 37	16.92 5 " " "
Grocers',	275,125 00	45,318 46	6.07 0 " " "	408,559 82	9.01 5 " " "
Hamilton,	276,497 00	40,955 49	6.74 9 " " "	529,380 75	12.92 5 " " "
Market,	173,466 00	51,753 34	3.35 1 " " "	484,194 57	9.35 5 " " "
Massachusetts,	172,621 00	57,464 14	3.00 3 " " "	469,989 57	8.17 8 " " "
Mechanics',	159,941 00	10,616 31	15.06 5 " " "	253,479 50	23.87 6 " " "

Merchants', . .	773,148 00	383,477 95	2.01 6 of Cir. to 1 of Specie.	1,863,241 40	4.85 8	of circulation and deposits, to 1 of sp.
New England, .	157,882 00	63,202 69	2.49 8 " " "	273,437 96	4.32 6	" " "
North, . .	209,975 00	21,317 17	9.85 0 " " "	498,922 63	23.40 4	" " "
North America, .	284,319 00	34,613 63	8.21 1 " " "	588,775 03	17.00 9	" " "
Shawmut, . .	177,543 00	50,197 80	3.53 6 " " "	443,944 10	8.84 3	" " "
Shoe & Lea. Deal.,	202,248 00	33,856 59	5.97 3 " " "	446,765 38	13.19 5	" " "
State, . . .	247,290 00	105,938 78	2.33 4 " " "	765,164 85	7.22 2	" " "
Suffolk, . .	295,848 00	427,159 53	0.69 2 " " "	458,243 84	1.07 2	" " "
Traders', . .	176,273 00	46,824 52	3.76 4 " " "	371,070 15	7.92 4	" " "
Tremont, . .	371,714 00	75,319 05	4.93 5 " " "	856,100 72	11.36 6	" " "
Union, . .	214,693 00	64,344 48	3.33 6 " " "	513,386 29	7.97 8	" " "
Washington, .	195,809 00	44,231 96	4.42 6 " " "	431,558 72	9.75 6	" " "
Totals, . .	8,304,591 00	2,784,792 08	2.98 1 " " "	18,597,678 55	6.67 8	" " "

COUNTRY BANKS.

Tradesman's, .	131,599 00	5,228 47	25.16 9 of Cir. to 1 of Specie.	202,145 58	38.66 2	of circulation and deposits, to 1 of sp.
Andover, . .	86,641 00	5,389 45	16.07 6 " " "	114,640 24	21.27 1	" " "
Beverly, . .	78,594 00	5,436 06	14.45 7 " " "	125,022 67	22.99 8	" " "
Danvers, . .	103,553 00	2,090 02	49.54 6 " " "	140,312 19	67.13 4	" " "
Village, . .	105,764 00	3,669 07	28.77 7 " " "	110,945 93	30.23 8	" " "
Warren, . .	99,086 50	7,353 41	13.47 4 " " "	160,090 64	21.77 0	" " "
Manufacturers', .	1,380 00	261 81	5.27 0 " " "	8,783 65	33.54 9	" " "
Gloucester, . .	149,519 00	6,035 04	24.77 5 " " "	197,798 87	32.77 5	" " "
Essex. . .	50,793 00	2,270 19	22.37 3 " " "	53,727 20	23.66 6	" " "
Haverhill, . .	62,442 00	4,312 19	14.48 0 " " "	74,287 14	17.06 4	" " "
Merrimac, . .	58,157 00	3,989 96	14.57 5 " " "	69,834 12	17.50 2	" " "
Union, . .	65,342 00	2,385 46	27.39 1 " " "	77,334 66	32.41 9	" " "
Bay State, . .	287,424 00	12,716 71	22.60 2 " " "	315,012 46	24.77 1	" " "

COUNTRY BANKS—Continued.

NAME.	Amount of Circulation.	Amount of Specie.	Proportion of Circulation to Specie.	Amount of Circulation and Deposits.	Proportion of Circulation and Deposits to Specie.
Leighton, . .	$103,881 00	$7,343 88	$14.14 5 of Cir. to 1 of Specie.	$137,067 35	$18.66 8 { of circulation and deposits, } to 1 of sp.
Lynn Mechanics',	137,572 00	7,367 63	18.67 2 " " "	195,520 21	26.53 7 " " "
Grand, . .	75,877 00	4,029 44	18.83 0 " " "	92,883 98	23.05 1 " " "
Marblehead, .	72,894 00	6,883 38	10.58 9 " " "	80,180 27	11.64 8 " " "
Mechanics', .	93,784 50	11,212 26	8.36 4 " " "	130,204 89	11.61 2 " " "
Merchants', . .	76,611 00	11,223 27	6.82 6 " " "	147,779 11	13.16 7 " " "
Ocean, . .	113,404 00	7,627 53	14.86 7 " " "	179,488 49	23.53 1 " " "
Rockport, . .	109,490 00	2,867 19	38.91 7 " " "	138,755 94	48.39 4 " " "
Asiatic, . .	131,242 00	15,618 96	8.40 2 " " "	234,168 67	14.99 2 " " "
Commercial, .	76,003 00	6,397 94	11.87 9 " " "	118,767 35	18.56 3 " " "
Exchange, . .	72,810 00	6,410 85	11.35 7 " " "	105,747 35	16.49 5 " " "
Mercantile, . .	51,455 00	4,205 39	12.21 1 " " "	136,996 58	32.57 6 " " "
Merchants', . .	65,236 00	7,036 11	9.27 1 " " "	117,908 87	16.75 7 " " "
Naumkeag, . .	136,868 00	21,270 37	6.43 4 " " "	329,195 91	15.47 6 " " "
Salem, . .	50,503 00	3,562 51	14.20 4 " " "	108,459 82	30.44 4 " " "
Powow River, .	110,977 00	6,072 97	18.27 3 " " "	121,457 24	19.99 9 " " "
Brighton, . .	268,829 00	11,583 33	23.20 8 " " "	330,386 02	28.52 2 " " "
Cambridge, . .	65,112 00	4,765 79	13.66 2 " " "	105,006 62	22.03 3 " " "
Camb'ge Market,	97,870 00	4,256 02	22.99 5 " " "	105,075 69	24.68 8 " " "
Charles River, .	82,452 00	14,627 59	5.63 6 " " "	133,736 53	9.14 2 " " "
Bunker Hill, .	154,861 00	28,471 12	5.43 9 " " "	357,681 07	12.56 2 " " "
Concord, . .	89,515 00	8,708 65	10.27 8 " " "	117,677 02	13.51 2 " " "
Framingham, . .	120,207 00	6,087 20	19.74 7 " " "	146,512 09	24.06 8 " " "
Appleton, . .	150,974 00	6,462 17	23.36 2 " " "	240,168 19	37.16 5 " " "
Lowell, . .	131,516 00	3,190 17	41.22 5 " " "	184,762 33	57.91 6 " " "
Prescott, . .	154,248 00	6,801 62	22.66 3 " " "	210,931 47	31.01 1 " " "
Railroad, . .	384,614 00	10,280 55	37.41 1 " " "	414,633 82	40.33 1 " " "

Malden,	83,823	00	3,364	70	24.91	2	of Cir.	to 1	of Specie.	111,909	64	33.25	9	of circulation and deposits,	to 1	of sp.
Newton,	114,096	00	5,994	69	19.03	2	"	"	"	143,446	55	23.92	9	"	"	"
Waltham,	94,272	00	5,540	98	17.01	3	"	"	"	112,817	23	20.36	0	"	"	"
Worcester Co.,	48,527	00	2,900	30	16.74	3	"	"	"	60,554	98	20.87	8	"	"	"
Fitchburg,	221,142	00	13.404	47	16.49	7	"	"	"	252,295	46	18.82	1	"	"	"
Rollstone,	186,300	00	8,024	78	23.21	5	"	"	"	202,634	64	25.24	9	"	"	"
Lancaster,	168,142	00	5,615	83	29.94	0	"	"	"	176,538	89	31.43	5	"	"	"
Leicester,	109,188	00	4,246	90	25.71	0	"	"	"	132,490	71	31.19	6	"	"	"
Milford,	145,034	00	4,349	34	33.34	6	"	"	"	154,939	22	35.61	1	"	"	"
Millbury,	43,873	00	2,612	62	16.79	2	"	"	"	59,205	53	22.66	1	"	"	"
Oxford,	83,327	25	1,979	77	42.08	9	"	"	"	94,948	90	47.95	9	"	"	"
Southbridge,	95,214	00	4,743	49	20.07	2	"	"	"	100,854	37	21.26	1	"	"	"
Blackstone,	62,004	25	4,324	25	14.33	8	"	"	"	72,898	51	16.85	7	"	"	"
Central,	91,952	00	10,022	48	9.17	4	"	"	"	135,692	51	13.53	8	"	"	"
Citizens',	95,265	00	10,412	95	9.14	8	"	"	"	153,210	33	14.71	3	"	"	"
Mechanics',	212,208	00	17,144	05	12.37	7	"	"	"	289,407	52	16.88	0	"	"	"
Quinsigamond,	97,022	00	9,222	12	10.52	1	"	"	"	141,756	06	15.37	1	"	"	"
Worcester,	149,387	00	12,185	60	12.25	9	"	"	"	276,096	04	22.65	7	"	"	"
Holyoke,	246,723	00	5,248	14	47.01	1	"	"	"	294,797	00	56.17	1	"	"	"
Northampton,	191,731	00	8,029	92	23.87	7	"	"	"	226,127	26	28.16	0	"	"	"
Hampshire Manf's,	227,105	00	10,587	26	21.45	0	"	"	"	232,407	56	21.95	1	"	"	"
Franklin County,	163,737	00	5,433	73	30.13	3	"	"	"	200,930	10	36.97	8	"	"	"
Greenfield,	131,500	00	8,557	56	15.36	6	"	"	"	158,069	33	18.47	1	"	"	"
Cabot,	68,053	00	5,240	17	12.98	6	"	"	"	91,820	67	17.52	2	"	"	"
Hadley Falls,	86,954	00	5,201	15	16.71	8	"	"	"	94,783	62	18.22	3	"	"	"
Agawam,	217,073	00	11,263	89	19.27	1	"	"	"	279,667	93	24.82	8	"	"	"
Chicopee,	196,756	00	11,912	95	16.51	6	"	"	"	253 983	51	21.31	9	"	"	"
John Hancock,	81,769	00	10,456	18	7.82	0	"	"	"	141,566	30	13 53	9	"	"	"
Springfield,	171,815	00	13,024	35	13.19	1	"	"	"	219,756	59	16.88	0	"	"	"
Western,	228,070	00	8,602	82	26.51	1	"	"	"	247,471	23	28.76	6	"	"	"
Hampden,	107,049	00	5,453	52	19.62	9	"	"	"	120,717	60	22.13	5	"	"	"
Westfield,	78,561	00	3,395	84	23.13	4	"	"	"	88,766	87	26.13	9	"	"	"
Adams,	133,460	00	6,660	20	20.03	8	"	"	"	161,031	66	24.17	8	"	"	"

COUNTRY BANKS—Continued.

NAME.	Amount of Circulation.	Amount of Specie.	Proportion of Circulation to Specie.	Amount of Circulation and Deposits.	Proportion of Circulation and Deposits to Specie.
Mahaiwe, . .	$120,242 00	$6,662 10	$18.04 8 of Cir. to 1 of Specie.	$148,109 71	$22.23 1 { of circulation and deposits, } to 1 of sp.
Lee, . . .	173,678 00	6,117 37	28.39 0 " " "	186,811 03	30.53 7 " " "
Agricultural, .	189,039 00	7,592 68	24.89 7 " " "	253,637 63	33.40 5 " " "
Housatonic, .	119,514 00	5,231 79	22.84 3 " " "	140,159 43	26.78 9 " " "
Neponset, . .	115,024 00	3,763 17	30.56 5 " " "	133,843 07	35.56 6 " " "
Dedham, . .	125,689 00	18,994 31	6.61 7 " " "	193.350 51	10.17 9 " " "
Blue Hill, . .	81,556 00	5,329 84	15.30 1 " " "	128,060 44	24.02 7 " " "
Mattapan, . .	99,770 00	5,578 34	17.88 5 " " "	114,050 74	20.44 5 " " "
Quincy Stone, .	73,832 00	7,098 32	10.40 1 " " "	115,980 98	16.33 9 " " "
Randolph, . .	100,560 00	7,456 40	13.48 6 " " "	135,580 21	18.18 3 " " "
People's, Roxbury,	97,924 00	12,634 62	7.75 0 " " "	171,926 24	13.60 7 " " "
Union, of W. & B.,	117,160 00	4,853 46	24.13 9 " " "	136,343 89	28.09 2 " " "
Wrentham, . .	91,423 00	4,920 50	18.57 9 " " "	99,149 53	20.15 0 " " "
Attleborough, . .	48,421 00	2.895 66	16.72 1 " " "	74,290 40	25.65 5 " " "
Fairhaven, . .	73,748 25	11,579 40	6.36 9 " " "	161,885 42	13.98 0 " " "
Fall River, . .	132,038 00	13,605 19	9.70 4 " " "	214,173 28	15.74 2 " " "
Massasoit, . .	62,021 00	10,468 23	5.92 4 " " "	104,006 01	9.93 9 " " "
Bedford Comercial	231,964 00	12,137 56	19.11 1 " " "	339,173 70	27.94 4 " " "
Marine, . .	244,559 00	14,422 88	16.95 6 " " "	385,949 93	26.75 9 " " "
Mechanics', .	99,641 00	5,715 86	17.43 2 " " "	167,426 13	29.29 1 " " "
Merchants', . .	334,208 00	14,504 36	23.04 1 " " "	508,122 87	35.03 3 " " "
Bristol County, .	155,512 00	2,421 17	64.23 0 " " "	219,196 69	90.53 3 " " "
Machinists', .	78,617 00	3,147 54	24.97 7 " " "	104,649 74	33.21 6 " " "
Taunton, . .	121,104 00	5,164 64	23.44 8 " " "	207,358 80	40.14 9 " " "
Abington, . .	113,074 00	4,625 85	24.44 3 " " "	131,852 86	28.50 3 " " "
Hingham, . .	85,121 00	6,191 03	13.74 9 " " "	124,721 30	20.14 5 " " "
Old Colony, .	84,298 00	3,438 29	24.51 7 " " "	121,692 38	35.39 3 " " "

Plymouth, . .	121,492 00	7,594 12	15.99 8 of Cir. to 1 of Specie.	146,582 10	19.30 2	of circulation and deposits, to 1 of sp.
Wareham, . .	81,645 00	2,664 11	30.64 6 " " "	116,173 41	43.60 6	" " "
Falmouth, . .	75,608 00	2,659 07	28.43 7 " " "	81,318 52	30.58 1	" " "
Barnstable, . .	198,347 00	6,395 68	31.01 2 " " "	213,704 54	33.41 3	" " "
Pacific, . .	130,717 00	12,468 17	10.48 4 " " "	407,931 38	32.71 7	" " "
Country Banks, .	12,867,778 75	778,990 44	16.53 1 " " "	17,641,895 42	22.64 7	" " "
City Banks, . .	8,304,591 00	2,784,792 08	2.98 1 " " "	18,597,678 55	6.67 8	" " "
Total, 137 B'ks,	21,172,369 75	3,563,782 52	5.94 0 " " "	36,239,573 97	10.16 8	" " "

AGGREGATE.

Total amount of Circulation of the Boston Banks,	$8,304,591 00
" " " " and Deposits of the Boston Banks,	18,597,678 55
" " " Specie of the Boston Banks,	2,784,792 08

Proportion of Circulation to Specie of the Boston Banks, is $2.98 1 of Circulation to 1 of Specie.

Proporton of Circulation and Deposits to Specie of the Boston Banks, is $6.67 8 of Circulation and Deposits, to 1 of Specie.

Total amount of Circulation of the Country Banks,	12,867,778 75
" " " " and Deposits of the Country Banks,	17,641,895 42
" " " Specie of the Country Banks,	778,990 44

Proportion of Circulation to Specie of the Country Banks, is $16.51 8 of Circulation to 1 of Specie.

" " " and Deposits to Specie of the Country Banks, is $22.64 7 of Circulation and Deposits to 1 of Specie.

Total amount of Circulation of all the Banks in Massachusetts,	21,172,369 75
" " " " and Deposits of all the Banks in Massachusetts,	36,239,573 97
" " " Specie of all the Banks in Massachusetts,	3,563,782 46

Proportion of Circulation to Specie of all the Banks in Massachusetts, is $5.94 0 of Circulation to 1 of Specie.

" " " and Deposits to Specie of all the Banks in Mass., is $10.16 8 of Circ. and Dep. to 1 of Specie.

Average per cent. of Circulation to Specie of City Banks, is $6.86 6 of Circulation to 1 of Specie.

" " " " " " " " Country Banks, is $19.43 5 of Circulation to 1 of Specie.

" " " " " " " " all the Banks, is $16.49 9 " " " 1 " "

ABSTRACT

EXHIBITING THE CONDITION

OF THE

INSTITUTIONS FOR SAVINGS,

IN MASSACHUSETTS,

ON THE

LAST SATURDAY OF SEPTEMBER,

1852.

PREPARED FROM OFFICIAL RETURNS

BY AMASA WALKER,

SECRETARY OF THE COMMONWEALTH.

BOSTON:

WHITE & POTTER, PRINTERS TO THE STATE.

1852.

The official circular, requiring Returns from the Savings Institutions, was issued by the Governor on the sixth day of October, and had reference to their condition on the last Saturday of September, 1852.

And the returns were duly received.

	BOSTON.			ANDOVER.	DANVERS.
	Provident Institution for Savings.	Suffolk Savings Bank, for Seamen and others.	East Boston Savings Bank.	Andover Institution for Savings.	Danvers Savings Bank.
Number of Depositors,	24,557	5,801	258	768	478
Amount of Deposits,	$4,242,169 14	$1,351,938 63	$35,640 55	$160,647 98	$65,463 03
Public Funds,	250,520 00	79,500 00	– –	– –	– –
Loans on Public Funds,	– –	– –	– –	– –	– –
Bank Stock,	689,180 00	189,150 00	2,071 87	22,000 00	31,274 80
Loans on Bank Stock,	29,005 00	33,950 00	– –	2,000 00	17,494 00
Deposits in Banks, bearing interest,	– –	– –	3,603 97	– –	– –
Railroad Stock,	– –	– –	– –	– –	– –
Loans on Railroad Stock,	48,695 00	29,000 00	– –	– –	100 00
Invested in Real Estate,	32,203 86	– –	– –	2,303 60	– –
Loans in Mortgage of Real Estate,	1,183,695 29	694,000 00	15,200 00	74,991 31	10,850 00
Loans to County or Town,	217,436 65	10,000 00	– –	15,500 00	– –
Loans on Personal Security,	1,946,414 85	345,000 00	13,729 20	40,753 70	3,934 00

Cash on Hand, ...	107,771 13	27,616 25	† 5,963 56	3,099 37	1,810 23
Rate and Amount of ordinary Dividend, for last year, ...	Semi-An. Div. 148,493 41 Extra Dividend, 432,099 76	4 per cent. 40,333 12	4 per cent. 745 96	5 per cent.	5 per cent. 1,688 04
Average Annual per cent. of Dividends, of last five years, ...	Ordinary, 4 per ct. Extra, 8 per cent.	4 per cent. annually, and extra of 20 per cent.	Less than 5 years.	6⅔ per cent.	Less than 5 years.
Annual Expenses of the Institution, . .	15,838 51	5,443 03	186 39	350 00	175 00

Provident Institution for Savings in Boston.—The Public Funds owned are Massachusetts Scrip, $250,520. The Bank Stock owned is in the following Banks; viz.:—Atlantic, 21,500; Atlas, 22,500; Boston, 35,000; City, 31,500; Columbian, 21,400; Eagle, 22,500; Granite, 36,800; Globe, 31,500; Hamilton, 22,500; Market, 36,400; Massachusetts, 22,500; Merchants', 120,000; New England, 23,900; North, 23,000; State, 39,480; Suffolk, 30,000; Shoe and Leather Dealers', 50,000; Tremont, 45,000; Union, 31,200; Washington, 22,500.

The Loans on Bank Stock is on 28 shares Merchants', 6 do. Tremont, $3,000; 100 shares Market, 5,000; 37 shares Merchants', 16 do. City, 4,150; 82 shares Suffolk, 6,500; 56 shares Shoe and Leather Dealers', 5,000; 16 shares Globe, 1,000; 20 shares New England, 1,680; 60 shares Boston, 2,675.

The Loans on Railroad Stock are on 13 shares Boston and Lowell, 50 do. Providence, $5,000; 60 shares Boston and Worcester, 5,000; 45 shares Fitchburg, 50 Boston and Maine, 7,300; 12 shares Fitchburg, 1,020; 49 shares Boston and Maine, 17 Concord, 4,000; 260 Boston and Maine, 20,000; 75 shares Boston and Worcester, 6,375.

Suffolk Savings Bank for Seamen and Others.—The Public Funds are City of Boston, $79,500. The Bank Stock is in the following Banks; viz.:—Market, $10,500; Atlas, 20,800; Washington, 10,000; Hamilton, 20,000; State, 10,500; Shoe and Leather Dealers', 15,000; Granite, 15,000; Bay State, 17,500; City, 15,000; Bank of Commerce, 10,000; Union, 10,000; North America, 15,000; Merchants', 10,000; Massachusetts, 5,000. Railroad, Lowell, 3,750; New England, 1,100. The Loans on Bank Stock is on Boston Bank, 3,950; Granite, 30,000; 13 shares Market and 6 Globe, as extra collateral.

The Loans on Railroad Stock are on 262 shares Fitchburg, 19,000; 20 shares Boston and Lowell, and 26 Fitchburg, 10,000.

East Boston Savings Bank.—The Bank Stock owned is Merchants' Bank, 20 shares.

† Including, as appears by the return, "deposits in Banks bearing interest."

Andover Institution for Savings.—The Bank Stock owned is in the following Banks, viz.:—Andover, $10,000; Granite, 5,000; Blackstone, 2,000; Bay State, 5,000.

The Loans on Bank Stock are on the Andover Bank, 10 shares, 800; 18 shares Railroad, Lowell, 700; 13 Merrimac, Haverhill, 590.

Danvers Savings Bank.—The Bank Stock owned is in the following Banks, viz.:—Village, 34 shares, $3,411 80; Warren, 34 shares, 3,414; Bank of Commerce, 60 shares, 6,164; North America, 15 shares, 1,515; Rockport, 10 shares, 1,000; Exchange, Boston, 80 shares, 80,380; Commercial, Salem, 10 shares, 700; Cochituate, 50 shares, 5,075; Naumkeag, Salem, 5 shares, 507 50; Tremont, Boston, 10 shares, 1,107 50.

The Loans on Bank Stock are on 47 shares Village, $3,474; 100 shares Cochituate, 9,000; 56 shares Grocers', 5,000.

The Loan on Railroad Stock is on 2 shares Eastern, $100.

	GLOUCESTER.	HAVERHILL.	LAWRENCE.	LYNN.	NEWBURYPORT.
	Cape Ann Savings Bank.	Haverhill Savings Bank.	Essex Savings Bank.	Lynn Institution for Savings.	Institution for Savings in Newburyport and vicinity.
Number of Depositors,	304	2,049	537	1,158	4,519
Amount of Deposits,	$20,359 41	$339,882 43	$62,782 25	$134,875 57	$853,401 55
Public Funds,	– –	– –	– –	– –	37,000 00
Loans on Public Funds,	– –	– –	– –	– –	– –
Bank Stock,	15,800 00	103,200 00	18,800 00	7,500 00	253,040 00
Loans on Bank Stock,	– –	12,900 00	7,400 00	11,080 00	16,150 00
Deposits in Banks, bearing interest,	– –	– –	– –	3,500 00	– –
Railroad Stock,	– –	– –	– –	– –	75,000 00
Loans on Railroad Stock,	– –	800 00	– –	– –	1,901 00
Invested in Real Estate,	– –	12,600 00	– –	– –	3,000 00
Loans in Mortgage of Real Estate,	1,725 00	153,400 00	14,420 00	79,567 00	158,367 00
Loans to County or Town,	1,500 00	33,000 00	10,000 00	26,300 00	200,400 00
Loans on Personal Security,	2,038 00	20,200 00	15,250 00	10,289 00	118,945 00

Cash on Hand, ...	272 78	12,284 99	250 26	181 12	17,371 00
Rate and Amount of ordinary Dividend, for last year, ...	4 per ct. to April, 5 per ct. to Oct. 720 09	5 per cent. 14,806 47	4 per cent. 1,687 23	5 per cent.	6 per cent. 43,579 02
Average annual per cent. of Dividends, of last five years, ...	6 1-10 per cent.	6¼ per cent.	Less than 5 years.	6 per cent.	5⅞ per cent.
Annual Expenses of the Institution, . .	80 50	607 79	117 25	350 00	2,000 00

Cape Ann Savings Bank.—The Bank Stock owned is in the following Banks, viz.:—Gloucester, $1,300; Merchants', 500; Grocers', 1,200; Exchange, 4,100; Tremont, 3,000; Freeman's, 1,200; Globe, 1,000; Blackstone, 2,500; Rockport, 1,000.

Haverhill Savings Bank.—The Bank Stock owned is in the following Banks, viz.:—Haverhill $18,300; Merrimack, 13,500; North America, 13,000; Essex, 10,500; Exchange, Boston, 12,000; North, 7,100; Shawmut, 5,800; Atlas, 5,000; Faneuil Hall, 4,000; Atlantic, 3,500; Andover, 3,200; Columbian, 2,000; Bay State, 2,000; Eagle, 1,900; Shoe and Leather Dealers', 800, State, 600.

The Loans on Bank Stock are on the Merrimack, $375; Haverhill, 3,800; Union, Haverhill, 3,300; Exchange, Boston, 2,000; Malden, 1,500; Faneuil Hall, 2,000; Abington, 500; Essex, 500; Bank of Commerce, 600; North America, 200.

Loan on Railroad Stock is on Boston and Worcester, $800.

Essex Savings Bank.—The Bank Stock owned is in the following Banks: Bay State, $11,800; Merchants', Boston, 1,000; Tremont, 3,000; Bank of Commerce, 3,000.

Loans on Bank Stock, 10 shares Appleton, $900; 67 shares Bank of Commerce, 6,000; 6 shares Bay State, 500.

Lynn Institution for Savings.—The Bank Stock owned is in the following Banks:—Lynn Mechanics', $3,000; Columbian, 500; Exchange, Boston, 2,000; Shoe and Leather Dealers', 2,000.

Loans on Bank Stock are on 50 shares Lynn Mechanics', $2,600; 35 shares Leighton, 2,700; 33 shares Shoe and Leather Dealers', 2,900; 32 shares Exchange, 2,800.

Deposit in Banks bearing interest is in the Lynn Mechanics' Bank.

Institution for Savings in Newburyport and its Vicinity.—The Public Funds owned is Massachusetts 5 per cent. Scrip, $37,000.

The Bank Stock owned is in the following Banks, viz.:—Atlantic, $15,700; Atlas, 20,000; Bank of Commerce, 11,000; Boston, 3,000; City, 6,000; Columbian, 7,500; Eagle, 5,000; Globe, 7,800; Faneuil Hall, 6,000; Granite, 15,000; Hamilton, 10,000; Merchants', 10,000; North, 8,900; Suffolk, 2,200; Traders', 19,500; Tremont, 12,500; Union, 5,600; Washington, 18,000; Ocean, 3,500; Merchants', Newburyport, 44,240; Mechanics', do., 17,600; Gloucester, 4,000.

Loans on Bank Stock are 140 shares Tremont, and 25 shares Bank of Commerce, 15,000; 8 shares Grocers', 650; 6 shares Mechanics', Newburyport, 500.

Railroad Stock owned is 300 shares Fitchburg, 200 shares Eastern, 20 shares Lowell, 100 shares Boston and Worcester, and 50 shares Boston and Maine.

Loans on Railroad Stock are 32 shares Eastern, $1,401; 5 shares Fitchburg, 390; 1 share Lowell, 200.

	SALEM.	SALISBURY.	CAMBRIDGE.	CHARLESTOWN.	CONCORD.
	Salem Savings Bank.	Provident Institutions for Savings in the towns of Salisbury and Amesbury.	Savings Institution in Cambridge.	Warren Institution for Savings.	Middlesex Institution for Savings.
Number of Depositors,	7,592	906	862	2,073	1,505
Amount of Deposits,	$1,373,946 75	$136,342 63	$131,576 99	$368,746 16	$331,536 57
Public Funds,	505,629 79	18,960 00	– –	– –	– –
Loans on Public Funds,	– –	– –	– –	– –	– –
Bank Stock,	144,235 94	43,710 00	9,246 00	37,300 50	81,300 00
Loans on Bank Stock,	49,000 00	– –	6,000 00	5,125 00	5,000 00
Deposits in Banks bearing interest,	31,296 60	– –	– –	– –	– –
Railroad Stock,	65,621 25	– –	– –	– –	4,500 00
Loans on Railroad Stock,	73,500 00	– –	– –	7,740 00	11,850 00
Invested in Real Estate,	– –	– –	– –	– –	– –
Loans in Mortgage of Real Estate,	– –	20,836 00	91,550 00	275,750 00	128,771 46
Loans to County or Town,	395,819 37	26,047 50	1,000 00	36,000 00	78,250 00
Loans on Personal Security,	158,300 00	22,432 00	19,974 50	2,000 00	21,870 00

Cash on Hand, ...	2,618 00	3,836 21	3,806 49	4,830 66	7,962 98
Rate and amount of ordinary Dividend, for last year, ...	5 per cent. 61,395 58	6 per cent. 7,170 14	4 per cent. 4,367 09	4 per cent. 11,868 70	4 per cent. 11,588 78
Average annual per cent. of Dividends, of last five years, ...	6 per cent.	6 1-10 per cent.	7 per cent.	8 per cent.	7 per cent.
Annual Expenses of the Institution, . .	2,564 00	152 00	500 00	1,022 89	719 17

Salem Savings Bank.—Amount of Profits, $52,134 20.

The Public Funds owned are Massachusetts 5 per cent. Scrip, $101,000; Maine 6 per cent., 54,000; United States 5 per cent., 33,000; United States 6 per cent., 124,241 10; Ohio 6 per cent., 112,669 37; Pennsylvania 5 per cent., 89,719 32.

The Bank Stock owned is in the following Banks, viz.:—Exchange, $4,133 33; Marblehead, 2,000; Asiatic, $4,744 14; Commercial, 3,200; Columbian, 14,000; City, 10,590; Salem, 3,600; Beverly, 625; Merchants', 30,433 47; Bank of Commerce, 45,000; Tremont, 10,000; Grocers', 5,000; Metropolitan, 11,000.

Loans on Bank Stock are on Bank of Commerce, $20,000; Exchange, Boston, 9,000; Cochituate, 10,000; Naumkeag, 5,000; Commercial, 5,000.

Railroad Stock owned is Eastern, $10,000; Portland, Saco and Portsmouth, 36,121 25; Portland, Saco and Portsmouth Bonds, 9,500; Boston and Worcester, 10,000.

Loans on Railroad Stock are on Boston and Worcester, $17,500; Eastern 15,000; Fitchburg, 5,000; Western, 10,000; Buffalo, 10,000; Vermont Central, 4,000; Connecticut, 2,000; Michigan, 10,000.

The Deposits in Banks bearing interest are in the Merchants' Bank.

Provident Institution for Savings in the Towns of Salisbury and Amesbury.—The Public Funds owned are United States, $15,000; State of Maine, 3,960.

The Bank Stock owned is in the following Banks, viz.:—Powow River, 50 shares, $5,000; Railroad, 17 shares, 1,275; Merchants', Boston, 30 shares, 3,000; Union, 25 shares, 2,500; Globe, 25 shares, 2,500; Suffolk, 10 shares, 1,000; Boston, 43 shares, 2,150; Columbian, 16 shares, 1,600; State, 30 shares, 1,800; Atlantic, 5 shares, 500; Bank of Commerce, 60 shares, 6,000; Grocers', 5 shares, 485; Atlas, 25 shares, 2,500; Bay State, 63 shares, 6,300 Faneuil Hall, 13 shares, 1,300; Tremont, 25 shares, 2,500; Shoe and Leather Dealers', 25 shares, 2,500; Traders', 8 shares, 800.

Institution for Savings in Cambridge.—The Bank Stock owned is in the following Banks, viz.:—Cambridge, 630; Charles River, 2,526; Bank of Commerce, $6,090.

Loans on Bank Stock are, Exchange, Boston, $5,000; Bank of Commerce, 2,000.

Warren Institution for Savings.—The amount of deposits includes "Profit and Loss Account."

The Bank Stock owned is in the following Banks, viz.:—Market, 35 shares, $2,765; Shawmut, 20 shares, 1,950; Granite, 20 shares, 1,950; Atlantic, 8 shares, 824; Merchants', 53 shares, 5,538 50; Traders', 41 shares, 4,059; Eagle, 34 shares, 3,434; City, 20 shares, 1,980; Bunker Hill, 76 shares, 7,752; State, 30 shares, 1,815; Shoe and Leather Dealers', 49 shares, 5,233.

The Loan on Bank Stock is on the Market, 57 shares, $1,500; Railroad, 12 shares, 700; Railroad, 21 shares, and Bunker Hill, 4 shares, 1,475; 30 shares Dedham, 1,450.

Loan on Railroad Stock is on 97 shares Fitchburg, $7,740.

Middlesex Institution for Savings.—The Bank Stock owned is in the following Banks, viz.:—Merchants', Boston, 120 shares, $12,000; City, 84 shares, 8,400; State, 100 shares, 6,000; Eagle, 45 shares, 4,500; Shawmut, 10 shares, 1,000; Columbian, 20 shares, 2,000; Hamilton, 14 shares, 1,400; Lowell, 9 shares, 900; Tremont, 50 shares, 5,000; Framingham, 5 shares, 500; Granite, 1,500; Shoe and Leather Dealers', 8,100; Traders', 1,500; Bank of Commerce, 10,000; Faneuil Hall, 5,000; Bank of North America, 5,000; Concord, 8,500.

Loans on Railroad Stock are on 30 Shares Peterborough and Shirley, $2,250; 13 shares Boston and Worcester, 1,000; 91 shares, Fitchburg, 8,600.

Railroad Stock owned is 20 shares Eastern, 2,000; 25 Boston and Worcester, 2,500; Loans on Bank Stock, 55 shares Bank of Commerce, 5,000.

	FRAMINGHAM.	LOWELL.		NEWTON.	CLINTON.
	Framingham Savings Bank.	City Institution for Savings.	Lowell Institution for Savings.	Institution for Savings in the town of Newton.	Clinton Savings Bank.
Number of Depositors,	339	2,035	5,132	116	38
Amount of Deposits,	$54,561 15	$396,576 31	$889,534 87	$7,169 69	$2,667 81
Public Funds,	– –	8,735 00	– –	– –	– –
Loans on Public Funds,	– –	– –	– –	– –	– –
Bank Stock,	5,000 00	84,400 00	182,760 00	1,500 00	– –
Loans on Bank Stock,	13,400 00	44,300 00	17,000 00	– –	– –
Deposits in Banks, bearing interest,	– –	13,000 00	29,000 00	– –	– –
Railroad Stock,	– –	– –	– –	– –	– –
Loans on Railroad Stock,	1,000 00	– –	– –	– –	– –
Invested in Real Estate,	– –	– –	25,186 45	– –	– –
Loans in Mortgage of Real Estate,	8,511 50	127,650 00	186,203 00	6,103 00	500 00
Loans to County or Town,	17,855 59	86,000 00	439,750 00	– –	800 00
Loans on Personal Security,	9,700 00	32,000 00	– –	200 00	– –

Cash on Hand, ...	847 77	491 31	9,635 42	188 19	1,350 76
Rate and amount of ordinary Dividend, for last year, ...	4 per cent.	5 per cent. 13,070 38	4 per cent. 27,860 60	4 per cent. 285 21	One div. 2 per ct. 6 29
Average annual per cent. of Dividends, of last five years, ...	8 per cent.	Less than 5 years.	7⅛ per cent.	6 per cent.	Less than 5 years.
Annual Expenses of the Institution, . .	150 00	768 99	2,400 00	30 00	Org. less than 1 y'r.

FRAMINGHAM SAVINGS BANK.—The Bank Stock owned is in the following Banks, viz.:—Merchants', Boston, $1,000; Framingham, 2,000; Bank of Commerce, 1,000; Grocers', 1,000.

Loans on Bank Stock are, on Bunker Hill, $200; Framingham, 9,900; Merchants' Bank, 1,500; Exchange, 900; Bank of Commerce, 900.

Loans on Railroad Stock are, Western, $1,000.

CITY INSTITUTION FOR SAVINGS IN LOWELL.—The Public Funds owned are, Boston, 6 per cent. Bonds, $5,000; Boston, 5 per cent., 1,870; Massachusetts, 5 per cent., 1,865.

The Bank Stock owned is in the following Banks, viz.:—Railroad, $900; Shawmut, 1,000; Tremont, 5,000; Grocers', 3,000; Appleton, 13,000; Prescott, 10,000; North America, 14,500; Bank of Commerce, 15,000; Boylston, 2,500; Exchange, 5,000; Granite, 7,000.

Loans on Bank Stock are on 179 shares, Appleton, $15,800; 209 shares Exchange, Boston, 18,500; 60 shares Cochituate, 5,000; 25 shares Railroad, 5 shares Appleton, 32 shares Prescott, 5,000.

Deposit in Bank bearing interest is in the Appleton Bank.

LOWELL INSTITUTION FOR SAVINGS.—The Bank Stock owned is in the following Banks, viz.:—Eagle, $26,700; Lowell, 16,300; Globe, 15,000; New England, 14,600; State, 12,960; City, 12,000; Hamilton, 12,000; Market, 9,100; Railroad, 5,100; Bunker Hill, 4,500; Boston, 4,500; Concord, 3,000; Bank of Commerce, 10,000; Traders', 14,000; Granite, 18,000; Bank of North America, 5,000.

Loans on Bank Stock are on the Lowell Bank, 150 shares, $12,000; on Grocers', 56 shares, 5,000.

Deposits in Banks bearing interest—Bank of Commerce, $17,000; Hamilton, 8,000; Grocers', 4,000.

INSTITUTION FOR SAVINGS IN THE TOWN OF NEWTON.—The Bank Stock owned is in the following Banks, viz.:—Bank of Brighton $600; Newton Bank, 900.

CLINTON SAVINGS BANK.—In operation less than one year.

	FITCHBURG.	LANCASTER.	MILFORD.	SOUTHBRIDGE.	WORCESTER.
	Fitchburg Savings Bank.	Lancaster Savings Bank.	Milford Savings Bank.	Southbridge Savings Bank.	Worcester County Institution for Savings.
Number of Depositors,	1,007	474	61	206	7,854 00
Amount of Deposits,	$151,491 76	$66,488 91	$4,873 75	$20,443 45	$1,297,485 46
Public Funds,	– –	4,000 00	– –	1,000 00	72,700 00
Loans on Public Funds,	– –	650 00	– –	– –	– –
Bank Stock,	20,900 00	4,600 00	515 00	3,544 00	189,180 00
Loans on Bank Stock,	1,460 00	6,500 00	2,500 00	– –	33,250 00
Deposits, in Banks, bearing interest,	– –	– –	– –	1,300 00	– –
Railroad Stock,	– –	– –	– –	– –	– –
Loans on Railroad Stock,	– –	– –	– –	– –	– –
Invested in Real Estate,	– –	– –	– –	– –	– –
Loans in Mortgage of Real Estate,	72,100 00	31,325 50	– –	4,100 00	693,993 12
Loans to County, or Town,	24,750 00	1,000 00	350 00	6,424 77	181,016 30
Loans on Personal Security,	29,100 00	19,601 00	500 00	4,904 66	217,044 00

Cash on Hand, ...	6,727 85	2,096 12	941 48	26 98	10,442 77
Rate and Amount of ordinary Dividend, for last year, ...	4 per cent. 3,959 86	4 per cent. 2,083 17	– –	4 per cent. 588 68	4½ per cent.
Average annual per cent. of Dividends, of last five years, ...	7 1-5 per cent.	4 per cent.	Less than 1 yr.	Less than 5 yrs.	6½ per cent.
Annual Expenses of the Institution, . .	300 00	104 00	67 27	30 00	2,252 87

Fitchburg Savings Bank.—The Bank Stock owned is in the following Banks, viz.:—Fitchburg, $10,000; Rollstone, 4,000; Merchants, 6,900.
The Loan on Bank Stock is on 16 shares of the Fitchburg Bank, $1,460.

Lancaster Savings Bank.—The Public Funds owned are City of Boston 6 per cent. Stock.
The Bank Stock owned is, Lancaster, $1,200; Bank of Commerce, 3,000; Grocers', 400.
Loan on Bank Stock is on the Lancaster Bank.
Loan to County, or Town, is to the Town of Clinton, $1,000.
Loan on Public Funds is $650 on United States Stock.

Milford Savings Bank.—The Bank Stock owned is Milford Bank, $515.
Loans on Bank Stock is, Milford, $2,000; Framingham, 500.

Southbridge Savings Bank.—The Public Funds owned are City of Boston Water Loan.
The Bank Stock owned is in the following Banks, viz.:—Merchants', Boston, 7 shares; New England, 7 shares; Washington, 12 shares; Southbridge, 10 shares.
The Loan on Bank Stock is on the Southbridge Bank, $1,300.

Worcester County Institution for Savings.—The Public Funds owned are United States Loan, $72,700.
The Bank Stock owned is in the following Banks, viz.:—Hamilton, $10,000; Blackstone 1,000; Shawmut, 5,000; Millbury, 2,650; Southbridge, 2,500; Leicester, 2,000; Lancaster, 1,500; Citizens', 24,800; Fitchburg, 4,100; New England, 6,900; Merchants' 12,000; Atlas, 3,600; Oxford, 3,300 Central, 8,000; State, 780; Atlantic, 5,400; City, 17,200; Boston, 1,650; Exchange, 2,000; Granite, 16,600; Massachusetts, 9,000 Mechanics', 6,000; North, 3,000; Quinsigamond, 11,000; Washington, 3,000; Worcester, 26,200.
Loans on Bank Stock are, on Southbridge, $400 on 500; Quinsigamond, 11,500 on 13,000; Oxford, 1,600 on 2,000; Worcester, 1,600 on 2,100; Mechanics', 1,800 on 2,000; Leicester, 8,250 on 11,000; Suffolk, 600 on 800; Central, 1,500 on 2,300; Lancaster, 4,000 on 5,000; Citizens', 2,000 on 2,400.

	WORCESTER.	NORTHAMPTON.	WARE.	SPRINGFIELD.	
	Worcester Mechanics' Savings Bank.	Northampton Institution for Savings.	Ware Savings Bank.	Hampden Savings Bank.	Springfield Institution for Savings.
Number of Depositors,	459	219	229	37	2,056
Amount of Deposits,	8,419 90	$26,156 67	$25,550 96	$5,722 00	$426,732 32
Public Funds,	– –	– –	– –	– –	23,000 00
Loans on Public Funds,	– –	– –	– –	– –	– –
Bank Stock,	6,100 00	– –	2,120 00	– –	90,550 00
Loans on Bank Stock,	2,880 00	– –	– –	– –	25,440 00
Deposits, in Banks, bearing interest,	– –	– –	– –	– –	– –
Railroad Stock,	–	– –	– –	– –	– –
Loans on Railroad Stock,	– –	– –	– –	2,000 00	500 00
Invested in Real Estate,	– –	– –	– –	– –	– –
Loans in Mortgage of Real Estate,	32,400 00	18,636 75	3,950 00	– –	170,916 45
Loans to County, or Town,	– –	– –	7,300 00	– –	13,412 38
Personal Security,	23,463 70	6,673 61	8,910 00	– –	98,759 45

Cash on Hand, ...	3,602 99	1,581 74	3,368 01	3,722 00	5,929 40
Rate and Amount of ordinary Dividend, for last year, ...	5 per cent.	5 per cent. 1,131 40	5 per cent. 643 09	– –	5 per cent.
Average annual per cent. of Dividends, of last five years, ...	In operation less than five years.	5 3-10 per cent.	In operation less than five years.	In operation less than one year.	7 per cent.
Annual Expenses of the Institution, . .	267 35	44 92	52 75	– –	1,300 00

Worcester Mechanics' Savings Bank.—The Bank Stock owned is 38 shares, Worcester Bank, $3,800; Mechanics', 13 shares, 1,300; Central, 5 shares, 500; Quinsigamond, 5 shares, 500.

Loans on Bank Stock are on 22 shares Mechanics', $1,980; 10 shares Blackstone, 900.

Commenced operations, July 1, 1851.

Ware Savings Bank.—The Bank Stock owned is 20 shares Hampshire Manufacturers' Bank, Ware.

Hampden Savings Bank.—The Loan on Railroad Bonds is on 20 shares Michigan Southern Railroad 2,000.

Springfield Institution for Savings.—The Public Funds owned are, City of Boston, 6 per cent. stock, $3,000; Connecticut R. R. Bonds, 20,000.

The Bank Stock owned is in the following Banks, viz.:—Shawmut, $4,400; Hamilton, 6,100; Tremont, 5,000; Cabot 8,000; Atlantic, 2,500; Bank of North America, 10,000; Grocers', 1,000; Boston, 750; Chicopee, 1,000; State, 5,400; City, 6,800; Bank of Commerce, 10,000; Traders', 10,000; North, 9,300; Exchange, 2,000; Granite, 1,000.

The Loans on Bank Stock are on the Springfield Bank, $5,400; Greenfield, 2,500; Western, 1,000; Chicopee, 300; Northampton, 2,250; Agawam, 540; Exchange, 11,200; Traders', 2,250.

The Loans on Railroad Stock are on the Connecticut River Railroad, $500.

	GREENFIELD.	ADAMS.	LEE.	PITTSFIELD.	CANTON.
	Franklin Savings Institution.	North Adams Savings Bank.	Lee Savings Bank.	Berkshire County Savings Bank.	Institution for Savings in Canton.
Number of Depositors,	907	55	36	306	282
Amount of Deposits,	$175,896 27	$10,199 03	$3,254 97	$45,787 96	$38,188 80
Public Funds,	– –	– –	– –	2,000 00	3,000 00
Loans on Public Funds,	– –	– –	– –	– –	– –
Bank Stock,	10,500 00	4,500 00	1,945 00	14,800 00	5,050 00
Loans on Bank Stock,	3,475 00	– –	– –	2,000 00	– –
Deposits, in Banks, bearing interest,	– –	– –	– –	– –	– –
Railroad Stock,	– –	– –	– –	– –	– –
Loans on Railroad Stock,	– –	– –	– –	– –	– –
Invested in Real Estate,	– –	– –	– –	– –	– –
Loans in Mortgage of Real Estate,	62,598 00	– –	– –	1,100 00	13,495 00
Loans to County, or Town,	11,450 00	1,184 85	500 00	6,650 00	– –
Loans on Personal Security,	75,263 80	3,987 00	750 00	17,855 00	12,830 34

Cash on Hand, ...	14,375 33	793 89	– –	879 33	3,813 46
Rate and Amount of ordinary Dividend, for last year, ...	5 per cent. 7,452 23	5 per cent.	– –	5 per cent. 1,762 54	4 per cent. 1,136 00
Average annual per cent. of Dividends, of last five years, ...	7 per cent.	In operation less than five years.	In operation less than one year.	7 per cent.	7 per cent.
Annual Expenses of the Institution, . .	322 00	52 50	– –	121 82	103 71

Franklin Savings Institution.—The Bank Stock owned is Bank of Commerce, Boston, $10,500.
Loan on Bank Stock is on 41 shares Greenfield Bank, $3,475.

North Adams Savings Bank.—The Bank Stock owned is in Adams Bank, 45 shares, $4,500.

Lee Savings Bank.—The Bank Stock owned is in Lee Bank, $1,945.

The Berkshire County Savings Bank.—The Public Funds owned are City of Boston, $2,000.
The Bank Stock owned is in the following Banks, viz.:—Cabot, $3,600; Lee, 9,000; Bank of Commerce, 2,200.
Loans to County or Town, includes $650 to the Pittsfield Fire District.
Loans on Bank Stock is on 22 shares Lee Bank, $2,000.

Canton Institution for Savings.—The Public Funds owned are Boston Water Stock.
The Bank Stock owned is in the following Banks, viz.:—Neponset 32 shares, $3,200; North, 15 shares, 1,500; Market, 5 shares, 350.

	COHASSET.	DEDHAM.	QUINCY.	RANDOLPH.	ROXBURY.
	Cohasset Savings Bank.	Dedham Institution for Savings.	Quincy Savings Bank.	Randolph Savings Bank.	Institution for Savings in Roxbury and vicinity.
Number of Depositors,	174	1,859	594	57	967
Amount of Deposits,	$35,028 03	$384,457 72	$99,565 58	2,921 00	$158,007 71
Public Funds,	– –	– –	6,500 00	– –	– –
Loans on Public Funds,	– –	– –	– –	– –	– –
Bank Stock,	10,380 00	22,479 00	10,000 00	2,027 00	29,761 35
Loans on Bank Stock,	– –	41,100 00	1,000 00	– –	6,050 00
Deposits, in Banks, bearing interest,	– –	– –	– –	– –	– –
Railroad Stock,	– –	– –	– –	– –	– –
Loans on Railroad Stock,	– –	4,000 00	2,040 00	– –	500 00
Invested in Real Estate,	– –	– –	– –	– –	9,989 75
Loans in Mortgage of Real Estate,	18,444 74	235,175 53	56,880 00	– –	36,358 34
Loans to County, or Town,	2,150 00	33,701 97	3,150 00	– –	18,406 57
Loans on Personal Security,	200 00	44,176 94	14,666 00	650 00	25,800 00

Cash on Hand, ...	3,959 33	11,843 19	7,323 56	161 70	31,141 70
Rate and Amount of ordinary Dividend, for last year, ...	5 per cent. 1,279 45	4 per cent. 13,891 78	5 per cent. 4,304 78	4 per cent. 67 28	4 per cent. 5,226 48
Average annual per cent. of Dividends, of last five years, ...	7 46-100 per cent.	6 92-100 per cent.	6 8-10 per cent.	In operation less than five years.	7¼ per cent.
Annual Expenses of the Institution, . .	86 73	943 49	255 00	100 00	1,020 00

Cohasset Savings Bank.—Bank Stock owned is in the following Banks, viz.:—Merchants', $1.300; State, 480; Tremont, 1,100; Shawmut, 500; Columbian, 900; Union, 1,500; Grocers', 500; Washington, 1,000; City, 1,100; North, 500; Traders', 1,500.

Dedham Institution for Savings.—The Bank Stock owned is in the following Banks, viz.:—Dedham, 101 shares, $10,450; People's, 120 shares, 5,930; State, 23 shares, 1,451 50; Merchants', 14 shares, 1,420; Globe, 10 shares, 1,065; Union, 6 shares, 620; Traders', 15 shares. 1,542 50.

Loans on Bank Stock are on 114 shares in Shawmut, $10,000; and 58 shares in the Freeman's, 5,000; Shoe and Leather Dealers', 20 shares, 1,800; Dedham, 22 shares, 1,900; 60 Exchange, 5,400; 176 Cochituate, 15,000; 18 Traders', and 5 Atlas, 2,000.

Loans on Railroad Stock are on 51 shares Fitchburg, $4,000.

Quincy Savings Bank.—The Public Funds are City of Boston.

The Bank Stock owned is 10 shares Merchants', Boston, $1,000; Exchange, Boston, 2,000; Bank of North America, 2,000; Bank of Commerce, 2,000; Traders', 2,000; Quincy Stone, 1,000.

Loan on Bank Stock is on Quincy Stone Bank.

Loan on Railroad Stock is on the Old Colony Railroad.

Randolph Savings Bank.—The Bank Stock owned is 9 shares Grocers' Bank, $903 75; 5 shares Traders', 496 25; 6 shares Blackstone, 627.

Institution for Savings in Roxbury and its Vicinity.—The Bank Stock owned is in the following Banks, viz.:—146 shares People's, $7,300; 20 shares Traders', 1,970; 25 shares Granite, 2,500; 25 Market, 1,750; 34 shares State, 2,010 10; 58 shares North, 5,652 25; 66 shares Washington, 6,579; 20 shares Atlas, 2,000.

Loans on Bank Stock are on 109 shares People's Bank, $4,700; 15 shares Exchange, 1,350.

Loan on Railroad Stock is on 6 shares Boston and Worcester Railroad, $500.

	WEYMOUTH.	FAIRHAVEN.	FALL RIVER.	NEW BEDFORD.	TAUNTON.
	Weymouth and Braintree Institution for Savings.	Fairhaven Institution for Savings.	Fall River Institution for Savings.	New Bedford Institution for Savings.	Bristol County Savings Bank.
Number of Depositors,	641	371	3,997	4,572	1,201
Amount of Deposits,	$110,841 63	$118,167 84	$1,114,681 10	$1,192,696 87	$259,630 98
Public Funds,	– –	– –	– –	95,000 00	– –
Loans on Public Funds,	– –	– –	– –	– –	– –
Bank Stock,	6,100 00	58,600 00	240,462 50	505,180 00	– –
Loans on Bank Stock,	– –	900 00	– –	21,035 00	1,950 00
Deposits, in Banks, bearing interest,	– –	– –	– –	193,442 14	– –
Railroad Stock,	– –	– –	– –	– –	– –
Loans on Railroad Stock,	– –	– –	– –	26,700 00	5,107 00
Invested in Real Estate,	– –	– –	– –	5,000 00	1,918 05
Loans in Mortgage of Real Estate,	81,559 50	6,863 78	251,820 00	– –	110,732 07
Loans to County, or Town,	– –	3,624 00	9,650 00	23,775 00	14,000 00
Loans on Personal Security,	23,580 00	48,317 43	630,273 77	399,247 85	131,355 58

Cash on Hand, ...	1,860 78	4,362 96	23,381 52	1,082 41	9,672 01
Rate and Amount of ordinary Dividend, for last year, ...	5 per cent. 4,901 85	5¾ per cent. 5,840 25	6 per cent. 58,462 71	5 per cent. 49,810 74	5 per cent. 11,330 02
Average annual per cent. of Dividends, of last five years, ...	6 36-100 per cent.	5 40-100 per cent.	6 per cent.	5 4-10 per cent.	5 per cent.
Annual Expenses of the Institution, . .	150 00	500 00	2,126 82	1,478 43	879 84

Weymouth and Braintree Institution for Savings.—The Bank Stock owned is in the following Banks, viz.:—Merchants', Boston, 9 shares, $900; North, Boston, 12 shares, 1,200; Union Bank of Weymouth and Braintree, 40 shares, 4,000.

Fairhaven Institution for Savings.—The Bank Stock owned is in the following Banks, viz.:—Mechanics', New Bedford, $300; Merchants, Boston, 2,900; Tremont, 5,000; Bank of Commerce, 20,000; Fairhaven Bank, Fairhaven, 16,500; Merchants', New Bedford, 2,300; Marine, 3,600; Bedford Commercial, 8,000.

Loans on Bank Stock, 12 shares Fairhaven, $1,200.

Fall River Institution for Savings.—The Bank Stock owned is in the following Banks, viz.:—Fall River, 603 shares, $52,762 50; Massasoit, 200 shares, 20,000; Bank of Commerce, Boston, 250 shares, 25,000; Bank of North America, Boston, 200 shares, 20,000; Grocers', Boston, 100 shares, 10,000; Washington, Boston, 100 shares, 10,000; Marine, New Bedford, 25,000; Merchants', New Bedford, 13,200; Bedford Commercial, 25,000; Faneuil Hall, 20,000; Merchants', Boston, 19,500.

New Bedford Institution for Savings.—The Public Funds owned are United States 5 per cent., $15,000; Massachusetts 5 per cent., 18,000; City of Boston, 5 per cent., 17,000; City of Boston 6 per cent., 44,000; Note of City of Roxbury, 1,000.

The Bank Stock owned is in the following Banks, viz.:—Fairhaven, $3,000; Fall River, 17,500; Railroad, Lowell, 6,750; Hamilton, Boston, 5,500; City, 2,700; Washington, 10,000, Columbian, 12,600; Atlas, 12,000; State, 7,380; Eagle, 7,500; Shawmut, 1,200; Tremont, 20,000; Merchants', 9,600; North, 14,300; Grocers', 5,000; Bank of North America, 10,000; Massachusetts, 20,250; Exchange, Boston, 4,000; Bank of Commerce, 30,000; Granite, 20,000; Traders', 8,000; Bedford Commercial, New Bedford, 75,000; Merchants', do., 100,000; Marine, do., 100,000; Mechanics', 500; Union, 2,400.

Loans on Bank Stock are on the Cochituate, 120 shares, $10,605; Exchange, 30 shares, 1,610; Merchants', New Bedford, 35 shares, 2,700; Mechanics', New Bedford, 20 shares, 1,620; Fairhaven, 6 shares, 500; 27 shares New Bedford and Taunton Railroad Stock, 20 shares Mechanics' Bank, New Bedford, 10 shares Marine Bank, 4,000.

Deposits in Banks bearing interest—Merchants' Bank, New Bedford, $63,053 44; Marine, do., 65,078 83; Bedford Commercial, 65,309 87.

Loans on Railroad Stock are on New Bedford and Taunton, 40 shares, $1,300; Fitchburg, 10 shares, 400; Bond of Androscogin and Kenebec Railroad, 10,000; 150 shares Pittsfield and North Adams Railroad, 15,000.

Bristol County Savings Bank.—The Loans on Bank Stock are on 5 shares Bristol County Bank, $450; 17 shares Machinists' Bank, Taunton, 1,500.

Loans on Railroad Stock are on 6 shares Taunton Branch, $4,682; 5 shares Eastern, 425.

	HINGHAM.	N. BRIDGEWATER.	PLYMOUTH.	SCITUATE.	SOUTH SCITUATE.
	Hingham Institution for Savings.	North Bridgewater Savings Bank.	Plymouth Savings Bank.	Scituate avings Bank.	South Scituate Savings Bank.
Number of Depositors,	1,525	89	3,068	66	673
Amount of Deposits,	$335,313 48	$9,251 00	$523,361 85	$6,918 93	$131,989 16
Public Funds,	3,000 00	– –	43,172 50	– –	– –
Loans on Public Funds,	– –	– –	– –	– –	– –
Bank Stock,	75,030 00	– –	163,790 50	700 00	24,890 00
Loans on Bank Stock,	57,930 00	– –	32,710 00	– –	4,425 00
Deposits, in Banks, bearing interest,	– –	– –	8,605 52	– –	– –
Railroad Stock,	– –	618 00	– –	– –	– –
Loans on Railroad Stock,	6,640 00	– –	7,085 30	– –	1,800 00
Invested in Real Estate,	– –	– –	2,738 40	– –	725 00
Loans in Mortgage of Real Estate,	182,177 00	1,360 00	118,544 00	4,350 00	80,001 59
Loans to County, or Town,	8,000 00	– –	32,100 00	1,405 00	7,790 00
Loans on Personal Security,	4,050 00	4,782 00	127,502 46	365 00	14,163 11

Cash on Hand, ...	8,661 00	1,021 39	1,502 56	49 19	538 72
Rate and Amount of ordinary Dividend, for last year, ...	5 per cent. 15,290 05	5 per cent. 112 51	5 per cent.	5 per cent. 196 38	5 per cent. 6,158 87
Average annual per cent. of Dividends, of last five years, ...	7 24-100 per cent.	Less than 5 years.	6 per cent.	In operation less than 5 years.	5½ per cent.
Annual Expenses of the Institution, . .	602 75	28 82	1,054 81	11 62	350 00

Hingham Institution for Savings.—The Public Funds are, City of Boston, $3,000.

The Bank Stock owned is in the following Banks, viz.:—Hingham, $7,910; Merchants, 10,500; Eagle, 4,800; Market, 2,520; Hamilton, 2,800; Globe, 3,000; New England, 2,000; State, 2,400; City, 3,200; Union, 5,000; Columbian, 1,600; Suffolk, 1,500; Bank of North America, 4,000; Bank of Commerce, 8,000; Atlas, 900; Abington, 1,000; Shoe and Leather Dealers', 5,000; Granite, 3,500; Tremont, 4,000; Weymouth and Braintree, 1,400.

Loans on Bank Stock are on 40 shares Hingham Bank, $550; Cambridge Market, 30 shares, 2,700; Tradesman's, 52 shares, 4,300; Granite, 78 shares, 7,000; Exchange, 185 shares, 16,050; Merchants', 7 shares, 280; Mechanics', 72 shares, 6,350; Freeman's, 138 shares, 11,000; Grocers', 33 shares, 2,900; Bank of North America, 50 shares, 4,500; Shoe and Leather Dealers', 15 shares, Hamilton, 5, and State, 10—2,300.

Loan on Railroad Stock is on 82 shares Fitchburg, $6,640.

North Bridgewater Savings Bank.—The Railroad Stock owned is 6 shares, Fall River, $618.

Plymouth Savings Bank.—Public Funds, Massachusetts 5 per cent., $9 310; United States, 6 per cent., 8,000; City of Cambridge, 6 per cent., 5,000; City of Boston, 5 and 6 per cent., 20,862 50

The Bank Stock owned is in the following Banks, viz.:—Bristol County, 70 shares, $7,000; Hingham, 45 shares, 3,330; Market 83 shares, 6,225; Suffolk, 10 shares, $1,200; North, 8 shares, 720; Massachusetts, 20 shares, 4,787 50; Tremont, 80 shares, 8,000; Eagle, 6 shares, 570; Boston, 89 shares, 4,628; Bank of North America, 60 shares, 6,000; Globe, 10 shares, 1,000; Abington, 10 shares, 1,000; State, 8,820; Merchants', 20,000; Plymouth, 7,920; Old Colony, 7,616; Wareham, 1,680; Traders', 7,950; City, 7,700; Granite, 9,914; Atlantic, 2,305; New England, 7,100; Boylston, 1,500; Exchange, 8,800; Bank of Commerce, 10,800; Railroad, Lowell, 4,125; Freeman's, 1,000; Shawmut, 4,000; Union, 2,800; Atlas, 5,300.

Loans on Bank Stock, are, on Old Colony, 5,530; Plymouth, $5,000; Old Colony and Plymouth, 900; Old Colony and Atlantic, 1,500; Old Colony, Plymouth, North, Merchants', 1,300; Exchange, 850; Exchange and Blackstone, 1,300; Bristol County, 800; Boston, 900; Granite, 950; Cochituate, 4,500; New England, 800; Bank of Commerce, 5,400; Merchants', 1,080; Abington, 1,900.

Deposits in Bank bearing interest is in Bank of Commerce, $8,605 52.

Loans on Railroad Stock are on Old Colony Railroad, $6,235 30; Fitchburg, 850.

Scituate Savings Bank.—The Bank Stock owned is North Bank, Boston, $700.

South Scituate Savings Bank.—The Bank Stock owned is on the following Banks, viz.:—New England, $1,000; Globe, 300; Hamilton, 1,000; Eagle, 1,100; North, $2,400; Atlantic, 1,000; State, 1,620; Hingham, 1,470; Union, 1,000; Washington, 1,100; Weymouth and Braintree, 300; Merchants', 1,500; Columbian, 1,600; Bank of Commerce, 2,000; Granite, 2,700; City, 2,000.

Loans on Bank Stock are on the following Banks, Boylston, $1,350; Railroad, 575; Grocers', 2,500.

Loan on Railroad Stock is on the Western, $1,800.

	WAREHAM.	BARNSTABLE.	PROVINCETOWN.	NANTUCKET.
	Wareham Savings Bank.	Institution for Savings in Barnstable.	Seamen's Savings Bank.	Nantucket Institution for Savings.
Number of Depositors,	585	974	– –	725
Amount of Deposits,	$124,604 19	$244,440 73	– –	$222,918 38
Public Funds,	– –	– –	– –	23,200 00
Loans on Public Funds,	– –	7,000 00	– –	– –
Bank Stock,	55,573 50	52,300 00	– –	22,250 00
Loans on Bank Stock,	2,520 00	3,000 00	– –	30,775 00
Deposits, in Banks, bearing interest,	– –	– –	– –	5,000 00
Railroad Stock,	– –	– –	– –	– –
Loans on Railroad Stock,	1,800 00	28,710 00	– –	– –
Invested in Real Estate,	– –	– –	– –	6,736 54
Loans in Mortgage of Real Estate,	7,550 00	36,894 00	– –	50,063 25
Loans to County, or Town,	– –	3,900 00	– –	900 00
Loans on Personal Security,	60,652 88	117,042 15	– –	73,919 64

Cash on Hand, ...	1,568 98	934 09	– –	8,503 73
Rate and Amount of ordinary Dividend, for last year, . .	6 per cent. 6,154 32	5 5-10 per cent.	– –	5 per cent. 9,687 64
Average annual per cent. of Dividends, of last five years, .	6 per cent.	5 5-10 per cent.	Not commenced operations.	5 per cent.
Annual Expenses of the Institution, ...	116 94	685 06	– –	515 00

Wareham Savings Bank.—The Bank Stock owned is in the following Banks, viz.:—Shawmut, 50 shares, $4,997 50; City, 50 shares, 5,035; Eagle, 35 shares, 3,590 75; Wareham, 21 shares, 2,030; North America, 35 shares, 3,797 50; Bank of Commerce, 40 shares, 4,025; Grocers', 35 shares, 3,541 25; Shoe and Leather Dealers', 66 shares, 6,969 75; Boylston 29 shares, 3,128 50; Grante, 75 shares, $7,615 75; Merchants', 87 shares, 9,342 50; Merchants', New Bedford, 15 shares, 1,500.

Loans on Bank Stock are on 28 shares, Tradesman's Chelsea, $2,520.

Loans on Railroad Stock are on 20 shares Fall River, $1,800.

Institution for Savings in the Town of Barnstable.—The loan on Public Funds is, on State of Maine, $5,000; City of Albany, 1,000; United States, 1,000; North American Insurance Company, 2,000.

Bank Stock owned is in the following Banks, viz.:—Old Colony, $2,000; Wareham, 2,000. Boston Banks, viz.:—Market, 1,400; Shawmut, 2,000; Bay State Lawrence, 2,000 Blackstone, 8,000; Tremont, 4,000; Bank of Commerce, 8,000; Bank of North America, 6,000; Merchants', 2,500; Atlantic, 3,000; City, 1,800; North, 3,000; Barnstable, 6,600.

Loans on Railroad Stock are on the Providence and Western, $1,710; Cheshire Railroad Bonds, 4,000; Vermont Central, 4,500; Rutland and Burlington, 4,000; Cape Cod, 7,000; Northern, 4,000; Vermont and Massachusetts, 3,500.

Nantucket Institution for Savings.—The Public Funds owned is City of Boston, $23,200.

Bank Stock owned is Bank of North America, $1,200; Bank of Commerce, 5,000; Faneuil Hall, 3,000; Pacific, Nantucket, 10,000; Citizen's, Nantucket, 50 shares; Bedford Commercial, 2,000; Merchants', New Bedford, 1,000.

Loans on Bank Stock are on Pacific, Nantucket, $1,775; Atlantic, 6,000; Grocers', 13,000; Cochituate, 10,000.

Deposits in Bank bearing interest are in New England, $5,000.

AGGREGATE.

Number of Depositors,	97,353
Amount of Deposits,	$18,401,307 86
Public Funds,	1,176,917 29
Loans on Public Funds,	7,650 00
Bank Stock,	3,555,296 96
Loans on Bank Stock,	550,704 00
Deposits, in Banks, bearing interest,	288,748 23
Railroad Stock,	145,739 25
Loans on Railroad Stock,	261,468 30
Invested in Real Estate,	102,401 65
Loans in Mortgage of Real Estate,	5,615,479 18
Loans to County, or Town,	2,012,249 95
Loans on Personal Security,	5,023,417 62
Cash on Hand,	388,058 65
Rate and amount of ordinary Dividend, for last year,	A fraction over 4 69-100. Amount, 1,033,236 95
Average annual per cent. of Dividends, of last five years,	A fraction over 6 49-100.
Annual Expenses of the Institutions,	49,380 02

REMARKS.

The Returns from the Andover, Lynn, Framingham, Worcester County, Milford, Worcester Mechanics', Hampden, Springfield, North Adams, Lee, Plymouth, Barnstable, state the rate, but not the amount of the ordinary dividends.

The following have not been in operation five years, viz.: East Boston, Danvers, Framingham, Clinton, Southbridge, Milford, Ware, Hampden, North Adams, Lee, Randolph, Provincetown, North Bridgewater, Scituate, Worcester Mechanics'.

The following Savings Banks were incorporated at the last session of the General Court:—

Hampden, ...	at Springfield.
Lee, ...	Lee.

The Seaman's Savings Bank, in Provincetown, had not commenced business sufficiently to consider it necessary to make a return.

No return was received from the Bridgewater Savings Bank.

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REVISED ABSTRACT

OF THE

RETURNS FROM BANKS,

AND FROM

Institutions for Savings,

IN

MASSACHUSETTS.

OCTOBER 1, 1853.

REVISED ABSTRACT

EXHIBITING THE CONDITION

OF THE

BANKS IN MASSACHUSETTS

ON THE

FIRST SATURDAY OF OCTOBER,

1853.

PREPARED FROM OFFICIAL RETURNS,

BY EPHRAIM M. WRIGHT,

SECRETARY OF THE COMMONWEALTH.

BOSTON:
WILLIAM WHITE, PRINTER TO THE STATE.
1854.

The official circular requiring Returns from the Banks, was issued by the Governor on the first day of November, and had reference to their condition on the first Saturday of October, 1853.

All the returns have been received.

	BOSTON.				
	Atlantic.	Atlas.	Blackstone.	Boston.	Boylston.
DUE FROM THE BANKS.					
Capital Stock paid in,	$500,000 00	$500,000 00	$350,000 00	$900,000 00	$300,000 00
Bills in circulation of five dollars and upwards,	292,690 00	157,205 00	257,226 00	228,977 00	168,285 00
Bills in circulation less than five dollars,	23,951 00	27,347 00	70,125 00	43,467 00	63,840 00
Net Profits on hand,	82,143 14	42,854 96	17,979 72	93,276 43	23,341 22
Balances due to other Banks,	56,036 26	50,785 55	5 75	41,853 41	– –
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	399,570 74	278,427 31	281,071 65	711,878 83	249,031 24
Cash deposited bearing interest,	– –	– –	– –	50,000 00	– –
Total amount due from the Banks,	1,354,391 14	1,056,619 82	976,408 12	2,069,452 67	804,497 46
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	95,815 31	48,733 49	16,622 69	112,035 26	11,014 43
Real Estate,	5,000 00	– –	4,000 00	50,000 00	– –

Bills of other Banks incorporated in this State, ...	97,613 00	62,504 00	83,099 43	206,238 00	32,506 00
Bills of other Banks incorporated elsewhere,	– –	– –	– –	– –	– –
Balances due from other Banks, . . .	194,631 08	70,954 12	173,035 40	127,881 55	161,539 39
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	961,331 75	874,428 21	699,650 60	1,573,297 86	599,437 64
Total amount of the Resources of the Banks,	1,354,391 14	1,056,619 82	976,408 12	2,069,452 67	804,497 46
Date, rate, and amount of Dividends since the last Annual Returns, ...	October, 1852, 4 per cent., 20,000 00 April, 1853, 4 per cent., 20,000 00	October, 1852, 3½ per cent., 17,500 00 April, 1853, 3½ per cent., 17,500 00 October, 1853, 3½ per cent., 17,500 00	October, 1852, 4 per cent., 10,000 00 April, 1853, 4 per cent., 10,000 00 October, 1853, 4 per cent., 14,000 00	October, 1852, 4 per cent., 36,000 00 April, 1853, 4 per cent., 36,000 00 October, 1853, 4 per cent., 36,000 00	October, 1852, 4½ per cent., 11,250 00 April, 1853, 4½ per cent., 11,250 00 May, 1853, 6 per cent., 15,000 00 Oct. 1853, 5 per ct. 15,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	65,185 86	42,854 96	12,673 67	75,954 60	21,151 96
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	1,500 00	20,000 00	21,384 00	4,400 00	4,300 00
Amount of Debts due and unpaid, and considered doubtful, ...	– –	– –	– –	– –	– –

	BOSTON—Continued.				
DUE FROM THE BANKS.	City.	Cochituate.	Columbian.	Bank of Commerce.	Eagle.
Capital Stock paid in, ...	$1,000,000 00	$250,000 00	$500,000 00	$1,930,800 00	$700,000 00
Bills in circulation of five dollars and upwards, ...	189,526 00	212,295 00	70,100 00	428,355 00	179,800 00
Bills in circulation less than five dollars, .	46,644 00	57,692 00	40,124 00	48,659 00	34,347 00
Net profits on hand, ...	110,478 11	28,251 90	42,601 73	101,130 99	62,743 07
Balances due to other Banks, . . .	111,296 60	– –	– –	864,191 54	24,296 00
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, . . .	371,995 63	84,941 23	251,216 62	1,017,144 98	349,024 24
Cash deposited bearing interest, . . .	40,941 43	– –	– –	– –	– –
Total amount due from the Banks, . .	1,870,881 77	633,180 13	904,042 35	4,390,281 51	1,350,210 31
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses, ...	61,581 70	10,988 97	35,982 79	81,806 94	45,267 53
Real Estate, ...	30,000 00	– –	– –	14,968 16	– –

Bills of other Banks incorporated in this State, ...	65,629 00	14,052 00	92,170 00	587,513 11	151,511 00
Bills of other Banks incorporated elsewhere,	- -	- -	- -	- -	- -
Balances due from other Banks, . . .	49,055 02	116,333 08	34,049 33	215,814 99	42,138 77
Amount of all Debts due, including Notes, Bills of Exchange, and all stocks and Funded Debts of every description, excepting the Balances due from other Banks,	1,664,616 05	491,806 08	741,840 23	3,490,178 31	1,111,293 01
Total amount of the Resources of the Banks,	1,870,881 77	633,180 13	904,042 35	4,390,281 51	1,350,210 31
Date, rate, and amount of Dividends since the last Annual Returns, ...	Oct., 1852, 3½ per cent., 35,000 00 April, 1853, 3½ per cent., 35,000 00 Oct., 1853, 3½ per cent., 35,000 00	Oct., 1852, 4 per cent., 10,000 00 April, 1853, 4 per cent., 10,000 00 Oct., 1853, 4 per cent., 10,000 00	Oct., 1852, 3 per cent. April, 1853, 3 per cent.	Oct., 1852, 4 per cent., 60,000 00 April, 1853, 4 per cent., 60,000 00 Oct., 1853, 4 per cent., 60,000 00	Oct., 1852, 3½ per cent. April, 1853, 3½ per cent. Oct., 1853, 4 per cent.
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	91,147 12	16,619 75	25,965 91	60,000 00	62,743 07
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	- -	1,792 58	- -	26,400 00	23,200 00
Amount of Debts due and unpaid, and considered doubtful, ...	- -	- -	- -	- -	- -

	BOSTON—Continued.				
	Exchange.	Faneuil Hall.	Freeman's.	Globe.	Granite.
DUE FROM THE BANKS.					
Capital Stock paid in,	$1,000,000 00	$500,000 00	$319,000 00	$1,000,000 00	$864,000 00
Bills in circulation of five dollars and upwards,	422,485 00	247,620 00	202,355 00	196,923 00	252,250 00
Bills in circulation less than five dollars,	56,979 00	57,281 00	45,340 00	32,334 00	24,995 00
Net profits on hand,	108,107 66	23,492 91	46,102 88	132,786 46	88,079 10
Balances due to other Banks,	426,087 73	54,750 53	– –	390,243 57	262,836 13
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	539,552 13	346,151 39	155,143 16	447,938 93	270,643 01
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the Banks,	2,553,211 52	1,229,295 83	767,941 04	2,200,225 96	1,762,803 24
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	89,963 30	39,173 16	43,872 25	146,215 19	67,303 61
Real Estate,	– –	– –	– –	55,000 00	– –

Bills of other Banks incorporated in this State, ...	245,140 81	128,664 33	18,796 00	267,791 00	131,347 00
Bills of other Banks incorporated elsewhere,	– –	– –	570 00	– –	– –
Balances due from other Banks, . . .	221,330 87	67,509 89	110,927 38	78,514 33	60,848 69
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	1,996,776 54	993,948 45	593,775 41	1,652,705 44	1,503,303 94
Total amount of the Resources of the Banks,	2,553,211 52	1,229,295 83	767,941 04	2,200,225 96	1,762,803 24
Date, rate, and amount of Dividends since the last Annual Returns, ...	October, 1852, 4 per cent., 40,000 00 April, 1853, 4 per cent., 40,000 00 October, 1853, 4 per cent., 40,000 00	October, 1852, 4 per cent., 20,000 00 April, 1853, 4 per cent., 20,000 00 October, 1853, 4 per cent., 20,000 00	October, 1852, 4½ per cent., 13,500 00 April, 1853, 4½ per cent., 13,500 00 October, 1853, 4½ per cent., 13,500 00	October, 1852, 4 per cent., 40,000 00 April. 1853, 4 per cent., 40,000 00 October, 1853, 4 per cent., 40,000 00	October, 1852, 4 per cent., 30,000 00 April, 1853, 4 per cent., 30,000 00 October, 1853, 4 per cent., 31,140 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	87,739 95	14,885 46	40,500 00	132,786 46	41,000 00
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	– –	7,300 00	16,197 50	20,425 00	4,500 00
Amount of Debts due and unpaid, and considered doubtful, ...	– –	– –	– –	– –	– –

	BOSTON—Continued.				
DUE FROM THE BANKS.	Grocers'.	Hamilton.	Howard Banking Co.	Market.	Massachusetts.
Capital Stock paid in, ...	$500,000 00	$500,000 00	$500,000 00	$560,000 00	$800,000 00
Bills in circulation of five dollars and upwards, ...	372,510 00	204,440 00	122,320 00	177,185 00	136,429 00
Bills in circulation less than five dollars, .	27,605 00	34,219 00	38,000 00	20,752 00	20,731 00
Net profits on hand, ...	29,981 95	90,993 34	5,888 34	99,301 85	57,075 08
Balances due to other Banks, . . .	466,510 31	42,062 29	3,092 31	119,142 17	17,750 22
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	240,160 30	301,853 18	165,181 17	309,236 48	350,286 02
Cash deposited bearing interest, . . .	– –	– –	–. –	– –	– –
Total amount due from the Banks, . .	1,636,767 56	1,173,567 81	834,481 82	1,285,617 50	1,382,271 32
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses, ...	66,853 51	33,019 33	70,954 89	15,982 96	56,982 50
Real Estate, ...	– –	– –	– –	– –	75,812 24

Bills of other Banks incorporated in this State,	327,101 62	101,668 00	72,764 47	109,937 00	51,971 00
Bills of other Banks incorporated elsewhere,	– –		– –	– –	– –
Balances due from other Banks,	312,964 97	54,568 74	39,000 00	51,498 86	136,916 16
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	929,847 46	984,311 74	651,762 46	1,108,198 68	1,060,589 42
Total amount of the Resources of the Banks,	1,636,767 56	1,173,567 81	834,481 82	1,285,617 50	1,382,271 32
Date, rate, and amount of Dividends since the last Annual Returns,	October, 1852, 4 per cent. April, 1853, 4 per cent. October, 1853, 4 per cent.	October, 1852, 4 per cent., 20,000 00 April, 1853, 4 per cent., 20,000 00 October, 1853, 4 per cent., 20,000 00	None being made. One-half the capital was paid in, Aug. 23, and one-half on the 7th of Sept., 1853.	October, 1852, 5 per cent., 28,000 00 April, 1853, 5 per cent., 28,000 00 October, 1853, 5 per cent., 28,000 00	October, 1852, 3 per cent., 24,000 00 April, 1853, 3 per cent., 24,000 00 October, 1853, 3 per cent., 24,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	29,981 95	76,700 00	– –	88,385 85	45,487 45
Amount of Debts due to each Bank, secured by pledge of its Stock,	– –	513 00	– –	– –	– –
Amount of Debts due and unpaid, and considered doubtful,	– –	– –	– –	– –	– –

	BOSTON—Continued.				
	Mechanics'.	Merchants'.	National.	New England.	North.
DUE FROM THE BANKS.					
Capital Stock paid in,	$200,000 00	$3,000,000 00	$300,000 00	$1,000,000 00	$750,000 00
Bills in circulation of five dollars and upwards,	152,165 00	800,390 00	140,435 00	133,832 00	184,769 00
Bills in circulation less than five dollars,	39,707 00	453 00	39,529 00	38,796 00	60,807 00
Net profits on hand,	19,729 20	489,707 37	6,495 34	122,899 23	98,735 80
Balances due to other Banks,	6 46	1,198,138 61	14,000 00	166,462 66	90,161 38
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	112,691 95	1,662,978 58	128,326 66	247,550 08	381,192 49
Cash deposited bearing interest,	– –	– –	– –	33,610 95	– –
Total amount due from the Banks,	524,299 61	7,151,667 56	628,786 00	1,743,150 92	1,565,665 67
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	13,593 88	609,816 80	33,073 32	60,969 81	42,347 18
Real Estate,	15,243 73	153,000 00	– –	32,600 00	– –

Bills of other Banks incorporated in this State, ...	1,008 00	905,187 00	87,939 51	88,692 00	163,848 00
Bills of other Banks incorporated elsewhere,	419 00	– –	– –	– –	– –
Balances due from other Banks, . . .	109,870 58	139,693 45	19,968 60	87,718 28	36,389 77
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	384,164 42	5,343,970 31	487,804 57	1,473,170 83	1,323,080 72
Total amount of the Resources of the Banks,	524,299 61	7,151,667 56	628,786 00	1,743,150 92	1,565,665 67
Date, rate, and amount of Dividends since the last Annual Returns, ...	October, 1852, 4 per cent., 6,000 00 April, 1853, 4 per cent., 6,000 00 Oct., 1853, 4 per ct., 6,000 00 and 1 per cent. on 50,000 00 500 00	October, 1852, 4 per cent., 120,000 00 April, 1853, 4 per cent., 120,000 00	No dividend. Two months in operation.	October, 4 per cent., 40,000 00 April, 4 per cent., 40,000 00	October, 1852, 3½ per cent., 26,250 00 April, 1853, 3½ per cent., 26,250 00
Amount of Res[illegible]d Profits at the time of declaring the last Dividend, . . .	18,623 84	352,400 48	– –	70,318 39	62,571 87
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	5,844 81	48,950 00	– –	3,800 00	3,400 00
Amount of Debts due and unpaid, and considered doubtful, ...	– –	– –	– –	– –	– –

	BOSTON—Continued.				
	North America.	Shawmut.	Shoe and Leather Dealers'.	State.	Suffolk.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$750,000 00	$500,000 00	$1,000,000 00	$1,800,000 00	$1,000,000 00
Bills in circulation of five dollars and upwards, ...	256,435 00	189,185 00	237,020 00	221,184 00	265,010 00
Bills in circulation less than five dollars, .	55,467 00	42,854 00	61,575 00	29,492 00	7,920 00
Net profits on hand, ...	33,425 04	94,098 94	112,025 37	200,330 95	165,853 40
Balances due to other Banks, . . .	57,996 46	142,996 79	193,207 14	194,000 00	2,422,656 09
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	375,447 32	279,164 50	320,566 67	627,092 93	153,998 06
Cash deposited bearing interest, . . .	– –	– –	– –	– –	– –
Total amount due from the Banks, . .	1,528,770 82	1,248,299 23	1,924,394 18	3,072,099 88	4,015,437 55
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses, ...	44,981 21	68,630 83	66,760 76	102,410 39	407,283 76
Real Estate, ...	– –	– –	60,757 05	– –	120,000 00

Bills of other Banks incorporated in this State, ...	92,853 00	128,392 00	131,576 50	96,754 00	777,772 00
Bills of other Banks incorporated elsewhere,	– –	– –		– –	623,600 00
Balances due from other Banks, . . .	127,079 88	51,940 06	44,955 45	75,000 00	494,431 90
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	1,263,856 73	999,336 34	1,620,344 42	2,797,935 49	1,592,349 89
Total amount of the Resources of the Banks,	1,528,770 82	1,248,299 23	1,924,394 18	3,072,099 88	4,015,437 55
Date, rate, and amount of Dividends since the last Annual Returns, ...	October, 1852, 4 per cent. on 500,000 00 20.000 00 April, 1853, 3½ per cent. on 500,000 00 17,500 00 Oct. 1853, 4 per cent. } 20,000 00 On new Stock, } 250,000 00	October, 1852, 4 per cent., 20,000 00 April, 1853, 4 per cent., 20,000 00	October, 1852, 4 per cent., 40,000 00 April, 1853, 4 per cent., 40,000 00 October, 1853, 4 per cent., 40,000 00	October, 1852, 3 per cent., 54,000 00 April, 1853, 3½ per cent., 63,000 00	October, 1852, 5 per cent., 50,000 00 April, 1853, 5 per cent., 50,000 00 October, 1853, 5 per cent., 50,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	3,382 28 19,157 82	61,055 60	94,532 67	188,450 85	165,853 40
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	– –	– –	250 00	28,575 00	12,000 00
Amount of Debts due and unpaid, and considered doubtful, ...	2,043 99	249 00	4,192 48	– –	– –

	BOSTON—Continued.				
DUE FROM THE BANKS.	Traders'.	Tremont.	Union.	Washington.	Webster.
Capital Stock paid in, ...	$600,000 00	$1,197,200 00	$1,000,000 00	$500,000 00	$1,500,000 00
Bills in circulation of five dollars and upwards, ...	182,980 00	338,155 00	175,175 00	183,485 00	237,088 00
Bills in circulation less than five dollars, .	67,637 00	66,768 00	13,986 00	58,711 00	4,001 00
Net profits on hand, ...	72,156 64	55,621 27	110,835 26	61,067 97	32,886 05
Balances due to other Banks, . . .	104,973 94	438,517 81	71,401 62	6,000 00	75,816 27
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	214,477 72	612,064 33	400,388 55	257,492 27	305,336 66
Cash deposited bearing interest, . . .	50,000 00	– –	120,549 26	– –	– –
Total amount due from the Banks, . .	1,292,225 30	2,708,326 41	1,892,335 69	1,066,756 24	2,155,127 98
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses, ...	42,673 49	79,401 93	93,292 45	33,521 12	72,227 88
Real Estate, ...	928 75	– –	– –	– –	– –

Bills of other Banks incorporated in this State, ...	46,329 00	326,999 01	161,084 00	83,662 00	95,857 00
Bills of other Banks incorporated elsewhere,	– –	– –	– –	– –	– –
Balances due from other Banks, . . .	76,032 50	152,943 58	39,523 27	41,341 01	59,263 47
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks,	1,126,261 56	2,148,981 89	1,598,435 97	908,232 11	1,927,779 63
Total amount of the Resources of the Banks,	1,292,225 30	2,708,326 41	1,892,335 69	1,066,756 24	2,155,127 98
Date, rate, and amount of Dividends since the last Annual Returns, ...	October, 1852, 3½ per cent., 21,000 00 April, 1853, 4 per cent., 24,000 00	October, 1852, 4 per cent. April, 1853, 4 per cent.	October, 1852, 4 per cent., 40,000 00 April, 1853, 4 per cent., 40,000 00 October, 1853, 4 per cent., 40,000 00	October, 1852, 3 per cent., 15,000 00 April, 1853, 3 per cent., 15,000 00	New Bank.
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	34,103 79	54,629 13	110,835 26	28,580 25	– –
Amount of Debts due to each Bank secured by pledge of its Stock, ...	5,100 00	800 00	600 00	1,500 00	– –
Amount of Debts due and unpaid, and considered doubtful, ...	– –	– –	– –	– –	– –

	CHELSEA.	ANDOVER.	BEVERLY.	DANVERS.	
	Tradesman's.	Andover.	Beverly.	Danvers.	Village.
DUE FROM THE BANKS.					
Capital Stock paid in,	$150,000 00	$250,000 00	$125,000 00	$150,000 00	$160,000 00
Bills in circulation of five dollars and upwards,	83,275 00	82,140 00	84,116 00	74,495 00	110,870 00
Bills in circulation less than five dollars,	31,275 00	15,783 00	14,012 00	24,230 00	23,535 00
Net profits on hand,	11,919 86	15,794 77	15,598 42	17,537 46	19,946 26
Balances due to other banks,	– –	– –	75 00	15,015 94	2,091 35
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	85,425 94	26,446 05	53,608 85	28,543 87	23,178 78
Cash deposited bearing interest,	– –	– –	– –	– –	12,340 06
Total amount due from the Banks,	361,895 80	390,163 82	292,410 27	309,822 27	351,961 45
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	7,212 14	4,449 18	6,131 11	3,548 54	2,813 68
Real Estate,	– –	5,000 00	3,719 90	3,000 00	– –

Bills of other Banks incorporated in this State, ...	16,204 04	2,083 00	6,614 62	7,972 56	8,314 47
Bills of other Banks incorporated elsewhere,	8,182 00	9 00	121 00	– –	132 00
Balances due from other Banks, ...	32,079 83	7,314 93	26,510 34	– –	23,804 42
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	298,217 79	371,307 71	249,313 30	295,301 17	316,896 88
Total amount of the Resources of the Banks,	361,895 80	390,163 82	292,410 27	309,822 27	351,961 45
Date, rate, and amount of Dividends since the last Annual Returns, ...	October, 1852, 4 per cent., 6,000 00 April, 1853, 4 per cent., 6,000 00 October, 1853, 4 per cent., 6,000 00	October, 1852, 3½ per cent., 8,750 00 April, 1853, 3½ per cent., 8,750 00 October, 1853, 3½ per cent., 8,750 00	October, 1852, 3½ per cent., 4,375 00 April, 1853, 3⅗ per cent., 4,500 00 October, 1853, 4 per cent., 5,000 00	October, 1852, 3 per cent., 4,500 00 April, 1853, 3 per cent., 4,500 00	October, 1852, 4 per cent., 4,800 00 April, 1853, 4 per cent., 4,800 00
Amount of Reserved Profits at the time of declaring the last Dividend, ...	11,919 68	15,794 77	7,875 92	9,621 11	10,466 07
Amount of Debts due to each Bank secured by pledge of its Stock, ...	14,100 00	3,190 00	1,875 00	1,100 00	– –
Amount of Debts due and unpaid, and considered doubtful, ...	– –	– –	852 19	– –	– –

	DANVERS.	GLOUCESTER.	HAVERHILL.		
	Warren.	Gloucester.	Essex.	Haverhill.	Merrimack.
DUE FROM THE BANKS.					
Capital Stock paid in,	$200,000 00	$300,000 00	$100,000 00	$150,000 00	$180,000 00
Bills in circulation of five dollars and upwards,	97,703 00	158,965 00	40,010 00	64,755 00	50,450 00
Bills in circulation less than five dollars,	26,207 50	29,492 00	24,814 00	26,089 00	27,193 00
Net profits on hand,	22,729 71	5,894 25	2,400 00	22,928 07	15,007 93
Balances due to other Banks,	3,042 25	200 00	– –	9,857 35	11,710 48
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	53,871 92	67,711 61	13,043 10	27,377 43	24,529 27
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the Banks,	403,554 38	562,262 86	180,267 10	301,006 85	308,890 68
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	4,756 87	7,995 11	3,022 65	5,086 19	4,790 21
Real Estate,	– –	9,330 25	1,500 00	5,000 00	2,000 00

Bills of other Banks incorporated in this State, ...	5,652 04	9,790 00	1,334 00	6,013 00	3,548 00
Bills of other Banks incorporated elsewhere,	– –	1,935 00	16 00	266 00	35 00
Balances due from other Banks, . . .	31,761 11	34,211 01	6,724 79	5,458 46	22,116 68
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	361,384 36	499,001 49	167,669 66	279,183 20	276,400 79
Total amount of the Resources of the Banks,	403,554 38	562,262 86	180,267 10	301,006 85	308,890 68
Date, rate, and amount of Dividends since the last Annual Returns, ...	October, 1852, 3½ per cent., 5,250 00 April, 1853, 3 1-2 per ct. } 5,250 00 October, 1853, 3½ per cent. on 150,000 00 6 mo., 5,250 00 3 1-2 per cent. on } 50,000 00 2½ mo., 730 00 5,980 00	October, 1852, 4½ per cent., 9,000 00 April, 1853, 4½ per cent., 9,000 00 July, 1853, 15 per cent. } 30,000 00 October, 1853, 2 per cent. on 300,000 00 6,000 00	April, 1853, 3 per cent., 3,000 00 October, 1853, 3 per cent., 3,000 00	October, 1852, 4 per cent., 6.000 00 April, 1853, 4 per cent., 6,000 00	October, 1852, 3½ per cent., 6,300 00 April, 1853, 4 per cent., 7,200 00 October, 1853, 4 per cent., 7,200 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	15,691 43	5,699 79	2,400 00	15,000 00	8,716 78
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	– –	13,141 36	– –	100 00	– –
Amount of Debts due and unpaid, and considered doubtful, ...	– –	– –	– –	– –	– –

	HAVERHILL.	LAWRENCE.	LYNN.		MARBLEHEAD.
DUE FROM THE BANKS.	Union.	Bay State.	Laighton.	Lynn Mechanics'.	Grand.
Capital Stock paid in, ...	$100,000 00	$500,000 00	$200,000 00	$200,000 00	$100,000 00
Bills in circulation of five dollars and upwards, ...	48,010 00	231,125 00	97,720 00	123,170 00	58,345 00
Bills in circulation less than five dollars, .	20,089 00	75,329 00	40,609 00	39,459 00	22,955 00
Net profits on hand, ...	15,239 38	46,126 33	12,152 95	21,088 56	6,192 24
Balances due to other banks, . . .	2,070 89	50,036 68	8,702 03	1,017 25	184 61
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	23,131 73	42,873 69	54,657 25	79,789 13	25,628 92
Cash deposited bearing interest, . . .	5,882 50	– –	– –	– –	– –
Total amount due from the Banks, . .	214,423 50	945,490 70	413,841 23	464,523 94	213,305 77
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses, ...	3,028 45	14,244 12	6,574 30	8,478 89	3,430 05
Real Estate, ...	3,000 00	20,000 00	– –	10,000 00	8,790 00

Bills of other Banks incorporated in this State, ...	1,420 29	4,797 50	7,140 46	9,460 00	7,684 00
Bills of other Banks incorporated elsewhere,	123 00	982 00	– –	468 00	– –
Balances due from other Banks, ...	14,269 82	42,602 78	12,619 12	48,773 40	11,426 91
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks,	192,581 94	862,864 30	387,507 35	387,343 65	181,974 81
Total amount of the Resources of the Banks,	214,423 50	945,490 70	413,841 23	464,523 94	213,305 77
Date, rate, and amount of Dividends since the last Annual Returns, ...	October, 1852, 4 per cent., 4,000 00 April, 1853, 4 per cent., 4,000 00	October, 1852, 3½ per cent., 17,500 00 April, 1853, 3½ per cent., 17,500 00	April, 1853, 4 per cent., 8,000 00	March, 1853, 4 per cent., 6,000 00 October, 1853, 4 per cent., 8,000 00	April, 1853, 3 per cent., 3,000 00 October, 1853, 4 per cent., 4,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	13,214 27	23,776 81	10,354 15	21,096 63	6,192 24
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	– –	– –	2,705 71	2,029 40	13,838 81
Amount of Debts due and unpaid, and considered doubtful, ...	400 00	– –	– –	– –	– –

	MARBLEHEAD.	NEWBURYPORT.			ROCKPORT.
	Marblehead.	Mechanics'.	Merchants'.	Ocean.	Rockport.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$120,000 00	$200,000 00	$210,000 00	$100,000 00	$100,000 00
Bills in circulation of five dollars and upwards, ...	68,530 00	70,000 00	70,365 00	100,485 00	101,436 00
Bills in circulation less than five dollars, .	16,916 00	18,244 50	24,599 00	19,011 00	23,464 00
Net profits on hand, ...	549 45	8,171 99	12,333 39	15,987 32	10,855 92
Balances due to other Banks, . . .	– –	3,704 29	3,286 46	– –	– –
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	23,245 19	73,370 27	59,144 23	60,040 40	22,612 29
Cash deposited bearing interest, ...	– –	– –	– –	– –	– –
Total amount due from the Banks, . .	229,240 64	373,491 05	379,728 08	295,523 72	258,368 21
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses, ...	7,397 19	9,182 43	8,525 03	8,227 32	4,481 81
Real Estate, ...	6,333 33	9,000 00	6,000 00	2,500 00	– –

Bills of other Banks incoporated in this State, ...	1,229 29	2,000 00	722 00	2,848 53	13,329 24
Bills of other Banks incorporated elsewhere,	– –	1,602 00	149 00	994 00	
Balances due from other Banks, . . .	17,621 07	37,774 70	40,520 72	84,037 96	41,993 60
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	196,659 76	313,931 92	323,811 33	196,915 91	198,563 56
Total amount of the Resources of the Banks,	229,240 64	373,491 05	379,728 08	295,523 72	258,368 21
Date, rate, and amount of Dividends since the last Annual Returns, ...	April, 1853, 3½ per cent. October, 1853, 3½ per cent.	October, 1852, 3 per cent., 6,000 00 April, 1853, 3½ per cent., 7,000 00 October, 1853, 3½ per cent., 7,000 00	October, 1852, 3⅘ per cent., 7,500 00 April, 1853, 3⅘ per cent., 7,500 00 October, 1853, 3⅘ per cent., 7,500 00	October, 1852, 5 per cent., 5,000 00 April, 1853, 5 per cent., 5,000 00 October, 1853, 5 per cent., 5,000 00	April, 1853, 4½ per cent., 4,500 00 October, 1853, 4 per cent., 4,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	549 45	8,171 99	12,333 39	15,987 32	4,369 53
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	2,000 00	1,930 00	3,806 00	– –	11,712 00
Amount of Debts due and unpaid and considered doubtful, ...	– –	250 00	– –	– –	– –

	SALEM.				
	Asiatic.	Commercial.	Exchange.	Mercantile.	Merchants'.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$210,000 00	$200,000 00	$200,000 00	$200,000 00	$200,000 00
Bills in circulation of five dollars and upwards, ...	125,200 00	33,415 00	55,650 00	41,805 00	53,933 00
Bills in circulation less than five dollars, .	33,310 00	38,571 00	17,164 00	18,238 00	19,275 00
Net profits on hand, ...	34,596 47	28,426 19	22,598 26	11,125 34	16,108 61
Balances due to other Banks, . . .	14,111 08	4,942 74	2,357 31	7,374 11	3,756 73
Cash deposited, including all sums whatsoever, due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	132,192 68	84,250 45	32,032 40	51,357 81	83,504 02
Cash deposited bearing interest, . . .	– –	5,000 00	7,384 63	– –	9,192 10
Total amout due from the Banks, . . .	549,410 23	394,605 38	337,186 60	329,900 26	385,769 46
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses, ...	17,231 52	6,921 11	5,658 89	2,935 17	4,418 70
Real Estate, ...	– –	10,536 17	4,000 00	6,000 00	– –

Bills of other Banks incorporated in this State, ...	51,000 00	5,783 66	1,789 00	10,462 00	3,997 08
Bills of other Banks incorporated elsewhere,	1,223 00	112 00	– –	– –	82 00
Balances due from other Banks, . . .	60,001 95	3,145 09	8,413 35	656 75	15,542 95
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	419,953 76	368,107 35	317,325 36	309,846 34	361,728 73
Total amount of the Resources of the Banks,	549,410 23	394,605 38	337,186 60	329,900 26	385,769 46
Date, rate, and amount of Dividends since the last Annual Returns, ...	October, 1852, 4 per cent., 7,980 00 April, 1853, 4 per cent., 7,980 00 May, 1853, 5 per cent., 10,000 00	October, 1852, 3½ per cent., 7,020 00 April, 1853, 4 per cent., 8,010 00	October, 1852, $2 34 per share, 7,020 00 April, 1853, $2 34 per share, 7,020 00	October, 1852, 3 per cent., 6,000 00 April, 1853, 3 per cent., 6,000 00	April, 1853, 3 per cent., 6,000 00 October, 1852, 3 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	42,440 83	20,416 19	14,056 51	5,368 02	6,703 38
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	– –	1,600 00	– –	2,535 00	4,200 00
Amount of Debts due and unpaid, and considered doubtful, ...	– –	– –	– –	– –	– –

	SALEM.		SALISBURY.	BRIGHTON.	CAMBRIDGE.
DUE FROM THE BANKS.	Naumkeag.	Salem.	Powow River.	Brighton.	Cambridge.
Capital Stock paid in, ...	$500,000 00	$250,000 00	$100,000 00	$250,000 00	$100,000 00
Bills in circulation of five dollars and upwards, ...	108,538 00	40,815 00	103,685 00	290,035 00	49,780 00
Bills in circulation less than five dollars, .	60,363 00	18,008 00	16,414 00	32,207 00	15,973 00
Net profits on hand, ...	44,900 06	13,552 02	13,181 12	23,555 31	12,354 22
Balances due to other banks, . . .	9,614 42	8,292 26	– –	– –	– –
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	150,739 62	30,457 67	9,301 15	29,309 58	42,743 51
Cash deposited bearing interest, . . .	– –	– –	– –	– –	7,800 00
Total amount due from the Banks, . .	874,155 10	361,124 95	242,581 27	625,106 89	228,650 73
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses, ...	11,952 95	2,620 68	3,600 73	12,004 83	3,498 66
Real Estate, ...	560 00	4,377 97	– –	2,474 45	6,000 00

Bills of other Banks incorporated in this State, ...	23,913 36	6,078 00	1,246 00	8,250 65	2,010 00
Bills of other Banks incorporated elsewhere,	– –	– –	85 00	559 50	273 00
Balances due from other Banks, . . .	9,970 72	24,243 89	37,922 21	70,546 53	13,762 75
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	827,758 07	323,804 41	199,727 33	531,270 93	203,106 32
Total amount of the Resources of the Banks,	874,155 10	361,124 95	242,581 27	625,106 89	228,650 73
Date, rate, and amount of Dividends since the last Annual Returns, ...	October, 1852, 3½ per cent., 17,500 00 April, 1853, 3½ per cent., 17,500 00	October, 1852, 3 per cent., 7,500 00 April, 1853, 3 per cent., 7,500 00 October, 1853, 3 per cent., 7,500 00	October, 1852, 4 per cent. April, 1853, 4 per cent.	October, 1852, 5 per cent., 12,500 00 April, 1853, 5 per cent., 12,500 00 October, 1853, 5 per cent., 12,500 00	April, 1853, 4 per cent., 4,000 00 October, 1853, 4 per cent., 4,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	24,900 06	6,052 02	6,024 56	23,555 31	12,181 69
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	10,130 00	2,340 00	500 00	4,300 00	4,950 00
Amount of Debts due and unpaid, and considered doubtful, ...	2,000 00	– –	– –	– –	– –

	CAMBRIDGE.			CHARLESTOWN.	CONCORD.
	Cambridge City.	Cambridge Market.	Charles River.	Bunker Hill.	Concord.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$98,150 00*	$150,000 00	$100,000 00	$200,000 00	$100,000 00
Bills in circulation of five dollars and upwards, ...	48,570 00	133,610 00	56,770 00	152,290 00	86,160 00
Bills in circulation less than five dollars, .	13,194 00	24,105 00	18,672 00	41,638 00	11,006 00
Net profits on hand, ...	853 93	4,752 68	17,927 72	25,030 01	10,842 63
Balances due to other banks, . . .	– –	– –	– –	– –	– –
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, . .	16,095 21	23,457 15	78,615 34	188,243 55	18,467 56
Cash deposited bearing interest, . . .	– –	– –	– –	– –	– –
Total amount due from the Banks, . .	176,863 14	335,924 83	271,985 06	607,201 56	226,476 19
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses, ...	5,998 20	6,634 01	8,903 79	26,184 96	12,185 78
Real Estate, ...	– –	4,818 02	– –	16,000 00	2,400 00

Bills of other Banks incorporated in this State, ...	484 00	9,171 48	131 00	13,902 00	1,867 76
Bills of other Banks incorporated elsewhere,	– –	200 00	108 00	1,070 00	105 00
Balances due from other Banks, . . .	30,107 69	10,598 37	61,616 74	155,355 60	23,414 28
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	140,273 25	304,502 95	201,225 53	394,689 00	186,503 37
Total amount of the Resources of the Banks,	176,863 14	335,924 83	271,985 06	607,201 56	226,476 19
Date, rate, and amount of Dividends since the last Annual Returns, ...	New Bank.	April, 1853, 4 per cent., 4,000 00 October, 1853, 4 per cent., 4,000 00	October, 1852, 4 per cent., 4,000 00 April, 1853, 4 per cent., 4,000 00	October, 1852, 4 per cent., 8,000 00 April, 1853, 4 per cent., 8,000 00 October, 1853, 4 per cent., 8,000 00	October, 1852, 3½ per cent., 3,500 00 April, 1853, 3½ per cent., 3,500 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	– –	4,752 68	13,927 72	25,030 01	5,597 05
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	700 00	3,920 00	2,770 00	7,530 00	4,790 00
Amount of Debts due and unpaid, and considered doubtful, ...	– –	– –	– –	– –	1,000 00

* Balance of Capital Stock since paid in, $1,850.

	FRAMINGHAM.	LOWELL.			
	Framingham.	Appleton.	Lowell.	Prescott.	Railroad.
DUE FROM THE BANKS.					
Capital Stock paid in,	$200,000 00	$150,000 00	$200,000 00	$200,000 00	$600,000 00
Bills in circulation of five dollars and upwards,	127,865 00	150,735 00	110,455 00	169,454 00	330,465 00
Bills in circulation less than five dollars,	42,426 00	36,098 00	41,085 00	30,529 00	84,483 00
Net Profits on hand,	18,049 62	29,995 60	40,192 56	20,825 94	114,186 99
Balances due to other banks,	– –	– –	167 00	– –	487 97
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	53,378 50	72,307 78	43,886 94	47,414 35	46,688 31
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the Banks,	441,719 12	439,136 38	435,786 50	468,223 29	1,176,311 27
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	6,932 64	6,454 03	2,881 04	5,955 73	9,998 55
Real Estate,	2,000 00	18,000 00	– –	– –	– –

Bills of other Banks incorporated in this State, ...	7,402 00	18,677 00	13,390 74	29,306 00	3,931 00
Bills of other Banks incorporated elsewhere,	1,323 00	303 00	249 00	1,186 00	621 00
Balances due from other Banks, . . .	24,866 89	97,417 07	20,879 96	32,243 25	71,115 87
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	399,194 59	298,285 28	398,385 76	399,532 31	1,090,644 85
Total amount of the Resources of the Banks,	441,719 12	439,136 38	435,786 50	468,223 29	1,176,311 27
Date, rate, and amount of Dividends since the last Annual Returns, ...	October, 1852, 3½ per cent., 7,000 00 April, 1853, 3½ per cent., 7,000 00	October, 1852, 4½ per cent., 6,750 00 April, 1853, 4½ per cent., 6,750 00	October, 1852, 5 per cent., 10,000 00 April, 1853, 5 per cent., 10,000 00	October, 1852, 4 per cent., 6,000 00 April, 1853, 4 per cent., 6,000 00	October, 1852, 4 per cent., 24,000 00 April, 1853, 4 per cent., 24,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	10,409 30	16,452 00	29,421 80	7,500 00	74,000 00
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	— —	250 00	4,840 00	1,430 00	2,005 00
Amount of Debts due and unpaid, and considered doubtful, ...	— —	— —	— —	— —	— —

	MALDEN.	NEWTON.	WALTHAM.	WOBURN.	BLACKSTONE.
	Malden.	Newton.	Waltham.	Woburn.	Worcester County.
DUE FROM THE BANKS.					
Capital Stock paid in,	$100,000 00	$150,000 00	$146,750 00	$75,550 00	$100,000 00
Bills in circulation of five dollars and upwards,	72,955 00	92,455 00	99,050 00	46,327 00	54,815 00
Bills in circulation less than five dollars,	21,321 00	33,528 00	12,306 00	11,582 00	24,528 00
Net profits on hand,	5,354 13	11,755 09	1,780 65	- -	3,301 10
Balances due to other Banks,	- -	6,209 52	- -	- -	- -
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	27,713 62	23,856 21	22,850 90	22,192 57	13,919 55
Cash deposited, bearing interest,	- -	10,000 00	- -	- -	1,805 04
Total amount due from the Banks,	227,343 75	327,803 82	282,737 55	155,651 57	198,368 69
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	7,227 44	4,911 74	11,204 40	6,462 68	3,539 04
Real Estate,	5,602 64	5,416 37	5,500 00	- -	- -

Bills of other Banks incorporated in this State, ...	6,804 00	13,304 72	4,202 00	869 00	638 00
Bills of other Banks incorporated elsewhere,	914 00	229 00	884 00	137 00	928 00
Balances due from other Banks, . . .	6,979 46	5,355 81	8,631 10	35,526 68	9,029 73
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	199,816 21	298,586 18	252,316 05	112,656 21	184,233 92
Total amount of the Resources of the Banks,	227,343 75	327,803 82	282,737 55	155,651 57	198,368 69
Date, rate, and amount of Dividends since the last Annual Returns, ...	October, 1852, 4 per cent., 4,000 00 April, 1853, 4 per cent., 4,000 00 October, 1853, 4 per cent., 4,000 00	October, 1852, 4 per cent., 6,000 00 April, 1853, 4 per cent., 6,000 00 October, 1853, 4 per cent., 6,000 00	April, 1853, 4 per cent., 4,000 00 July, 1853, 5 per ct. extra, 5,000 00 October, 1853, 4 per cent., 4,000 00 and 2 per cent. on increased Capital Stock, paid in July.	New Bank.	April, 1853, 3 per cent., 3,000 00 October, 1853, 4 per cent., 4,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	5,354 13	11,755 09	1,780 65	- -	3,301 10
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	2,300 00	- -	3,600 00	- -	195 00
Amount of Debts due and unpaid, and considered doubtful, ...	- -	591 00	2,000 00	- -	- -

	FITCHBURG.		LANCASTER.	LEICESTER.	MILFORD.
DUE FROM THE BANKS.	Fitchburg.	Rollstone.	Lancaster.	Leicester.	Milford.
Capital Stock paid in, ...	$200,000 00	$200,000 00	$150,000 00	$150,000 00	$200,000 00
Bills in circulation of five dollars and upwards, ...	208,305 00	172,005 00	133,040 00	126,555 00	147,295 00
Bills in circulation less than five dollars, .	36,939 00	43,835 00	27,982 00	33,536 00	41,260 00
Net profits on hand, ...	31,162 27	18,280 62	21,294 16	18,635 86	24,080 00
Balances due to other Banks, . . .	- -	- -	- -	- -	- -
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	39,762 15	21,049 50	14,449 51	15,409 03	16,359 67
Cash deposited bearing interest, . . .	- -	- -	- -	- -	- -
Total amount due from the Banks, . .	516,168 42	455,170 12	346,765 67	344,135 89	428,994 67
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses, ...	15,968 71	10,285 85	7,147 43	4,444 66	4,725 32
Real Estate, ...	1,700 00	3,985 05	1,000 00	1,000 00	- -

Bills of other Banks incorporated in this State, ...	353 00	582 00	2,123 00	17 00	14,874 03
Bills of other Banks incorporated elsewhere,	582 00	31 00	45 00	85 00	233 00
Balances due from other Banks, . . .	116,408 19	56,189 24	36,547 95	39,920 48	9,331 44
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	381,156 52	384,096 98	299,902 29	298,668 75	399,830 88
Total amount of the Resources of the Banks,	516,168 42	455,170 12	346,765 67	344,135 89	428,994 67
Date, rate, and amount of Dividends since the last Annual Returns, ...	October, 1852, 3½ per cent., 7,000 00 April, 1853, 4 per cent., 8,000 00	October, 1852, 3½ per cent., 7,000 00 April, 1853, 3½ per cent., 7,000 00	October, 1852, 4 per cent., 6,000 00 April, 1853, 4 per cent., 6,000 00	October, 1852, 5 per cent., 5,000 00 April, 1853, 5 per cent., 5,000 00	October, 1852, 4 per cent., 6,000 00 April, 1853, 4 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	22,000 00	7,911 28	12,782 92	10,000 00	12,720 00
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	1,500 00	3,825 00	4,329 00	– –	– –
Amount of Debts due and unpaid, and considered doubtful, ...	– –	– –	130 00	– –	– –

	MILLBURY.	OXFORD.	SOUTHBRIDGE.	UXBRIDGE.	WORCESTER.
	Millbury.	Oxford.	Southbridge.	Blackstone.	Central.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$50,000 00	$100,000 00	$100,000 00	$100,000 00	$250,000 00
Bills in circulation of five dollars and upwards, ...	33,620 00	63,205 00	83,695 00	63,765 00	106,655 00
Bills in circulation less than five dollars, .	9,447 00	14,249 00	21,619 00	19,915 75	47,938 00
Net profits on hand, ...	1,197 66	7,148 64	10,123 49	6,554 13	5,439 93
Balances due to other Banks, . . .	– –	4,363 10	– –	–	2,588 46
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	28,009 25	7,719 00	11,296 46	35,814 19	98,039 27
Cash deposited bearing interest, . . .	– –	– –	– –	– –	– –
Total amount due from the Banks, . .	122,273 91	196,684 74	226,133 95	226,049 07	510,660 66
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses, ...	2,759 30	2,603 04	4,691 23	5,425 20	14,212 36
Real Estate, ...	– –	2,054 60	2,600 00	223 74	– –

Bills of other Banks incorporated in this State, ...	534 00	921 00	768 00	691 00	1,623 61
Bills of other Banks incorporated elsewhere,	1 00	625 00	395 00	266 00	2,340 00
Balances due from other Banks, . . .	20,696 69	– –	17,852 20	20,497 22	35,020 43
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	98,282 92	190,481 10	199,827 52	198,945 91	457,464 26
Total amount of the Resources of the Banks,	122,273 91	196,684 74	226,133 95	226,049 07	510,660 66
Date, rate, and amount of Dividends since the last Annual Returns, ...	April, 1853, 4 per cent., 2,000 00 October, 1853, 4 per cent., 2,000 00 October, 1853, 15 per ct. extra, 7,500 00	April, 1853, 3 per cent., 3,000 00	October, 1852, 3 per cent., 3,000 00 April, 1853, 3½ per cent., 3,500 00	April, 1853, 4 per cent., 4,000 00 October, 1853, 4 per cent., 4,000 00	Oct., '52, 4 pr ct., 6,000 00 April, '53, 4 pr ct., 6,000 00 July, '53, 12 pr ct., 18,000 00 Oct., '53, 4 pr ct., 6,000 00 Int. on new stock. 100,000 00 1,100 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	1,197 66	2,357 13	8,374 05	6,554 13	5,000 00
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	725 00	400 00	– –	– –	1,000 00
Amount of Debts due and unpaid, and considered doubtful, ...	– –	– –	– –	5,579 09	– –

	WORCESTER—Continued.				NORTHAMPTON.
	Citizens'.	Mechanics'.	Quinsigamond.	Worcester.	Holyoke.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$150,000 00	$350,000 00	$150,000 00	$300,000 00	$200,000 00
Bills in circulation of five dollars and upwards, ...	79,895 00	197,140 00	79,715 00	140,970 00	211,490 00
Bills in circulation less than five dollars, .	26,179 00	41,922 00	25,377 00	28,114 00	18,777 00
Net profits on hand, ...	39,756 78	45,857 39	10,493 38	35,030 23	864 15
Balances due to other Banks, . . .	1,070 37	3,708 16	1,449 67	5,867 00	768 76
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	35,124 03	105,360 70	61,840 12	154,985 62	36,169 62
Cash deposited bearing interest, . . .	– –	– –	– –	– –	– –
Total amount due from the Banks, . .	332,025 18	743,988 25	328,875 17	664,966 85	468,070 03
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses, ...	12,601 97	16,383 13	8,202 21	16,802 77	6,061 44
Real Estate, ...	– –	– –	– –	25,000 00	– –

Bills of other Banks incorporated in this State, ...	1,789 00	5,674 00	8,041 00	2,852 00	9,275 00
Bills of other Banks incorporated elsewhere,	765 00	3,470 00	2,953 00	70 00	944 00
Balances due from other Banks, . . .	10,913 59	29,248 90	16,185 05	47,434 85	94,731 16
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	305,955 62	689,212 22	293,493 91	572,807 23	357,058 43
Total amount of the Resources of the Banks,	332,025 18	743,988 25	328,875 17	664,966 85	468,070 03
Date, rate, and amount of Dividends since the last Annual Returns, ...	October, 1852, 4 per cent., 6,000 00 April, 1853, 4 per cent., 6,000 00	October, 1852, 4 per cent., 12,000 00 April, 1853, 4 per cent., 12,000 00	October, 1852, 4 per cent., 6,000 00 April, 1853, 4 per cent., 6,000 00	October, 1852, 4 per cent., 10,000 00 April, 1853, 4 per cent., 10,000 00	October, 1852, 3 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	31,117 37	27,671 14	10,000 00	14,767 27	9,112 14
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	– –	– –	– –	110 00	1,000 00
Amount of Debts due and unpaid, and considered doubtful, ...	– –	– –	400 00	– –	– –

	NORTHAMPTON.	WARE.	GREENFIELD.		CHICOPEE.
	Northampton.	Hampshire Manuf'rs'.	Franklin County.	Greenfield.	Cabot.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$200,000 00	$250,000 00	$180,000 00	$200,000 00	$150,000 00
Bills in circulation of five dollars and upwards, ...	200,160 00	196,080 00	177,985 00	165,510 00	145,250 00
Bills in circulation less than five dollars, .	30,558 00	50,007 00	25,987 00	49,133 00	32,501 00
Net profits on hand, ...	38,991 89	25,032 93	14,807 95	18,846 18	3,649 05
Balances due to other Banks, . . .	75 00	1,360 93	47 70	2,596 90	– –
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, . . .	42,669 69	5,478 75	29,922 52	29,109 50	16,659 80
Cash deposited bearing interest, . . .	– –	– –	2,655 00	– –	– –
Total amount due from the Banks, . .	512,454 58	527,959 61	431,405 17	465,195 58	348,059 85
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses, ...	6,931 69	9,327 74	11,761 17	6,380 31	5,162 55
Real Estate, ...	2,000 00	3,785 30	6,662 40	6,500 00	– –

Bills of other Banks incorporated in this State, ...	2,132 00	774 00	1,885 00	3,386 00	2,157 00
Bills of other Banks incorporated elsewhere,	1,217 00	– –	1,186 00	315 00	341 00
Balances due from other Banks, . . .	99,665 24	21,307 39	52,400 62	63,955 78	31,962 79
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	400,508 65	492,765 18	357,509 98	384,658 49	308,436 51
Total amount of the Resources of the Banks,	512,454 58	527,959 61	431,405 17	465,195 58	348,059 85
Date, rate, and amount of Dividends since the last Annual Returns, ...	October, 1852, 4½ per cent., 9,000 00 April, 1853, 4½ per cent., 9,000 00 October, 1853, 4½ per cent., 9,000 00	October, 1852, 4 per cent., 8,000 00 April, 1853, 4 per cent., 8,000 00	October, 1852, 4 per cent., 6,000 00 April, 1853, 4 per cent., 6,000 00	October, 1852, 4 per cent., 8,000 00 April, 1853, 4 per cent., 8,000 00	October, 1852, 3½ per cent., 5,250 00 April, 1853, 3½ per cent., 5,250 00 October, 1853, 3½ per cent., 5,250 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	38,492 40	11,041 57	4,789 21	16,680 23	3,649 05
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	1,650 00	505 00	2,375 00	– –	1,200 00
Amount of Debts due and unpaid, and considered doubtful, ...	– –	– –	1,000 00	1,300 00	343 25

	HOLYOKE.	SPRINGFIELD.			
	Hadley Falls.	Agawam.	Chicopee.	John Hancock.	Springfield.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$163,325 00	$200,000 00	$300,000 00	$100,000 00	$300,000 00
Bills in circulation of five dollars and upwards, ...	128,560 00	183,385 00	218,490 00	103,605 00	230,120 00
Bills in circulation less than five dollars, .	31,477 00	48,496 00	64,145 00	23,369 00	76,051 00
Net Profits on hand, ...	2,010 71	8,097 91	32,083 61	3,315 13	17,741 24
Balances due to other Banks, ...	– –	1,954 29	546 40	– –	– –
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	25,645 14	72,287 18	78,730 92	33,319 55	31,890 12
Cash deposited bearing interest, . . .	– –	– –	– –	– –	– –
Total amount due from the Banks, . .	351,017 85	514,220 38	693,995 93	263,608 68	655,802 36
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses, ...	7,372 26	9,151 38	11,170 03	8,294 50	7,206 11
Real Estate, ...	2,000 00	7,734 67	7,000 00	8,466 33	7,200 00

Bills of other Banks incorporated in this State, ...	– –	17,574 00	9,091 00	753 00	8,300 00
Bills of other Banks incorporated elsewhere,	25 00	1,151 00	279 00	252 00	2,280 00
Balances due from other Banks, . . .	59,715 71	79,832 45	73,807 69	41,660 25	32,714 59
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	281,904 88	398,776 88	592,648 21	204,182 60	598,101 66
Total amount of the Resources of the Banks,	351,017 85	514,220 38	693,995 93	263,608 68	655,802 36
Date, rate, and amount of Dividends since the last Annual Returns, ...	April, 1853, 4 per cent., 4,000 00 October, 1853, 4½ per cent., 4,500 00	October, 1852, 4 per cent., 8,000 00 April, 1853, 4 per cent., 8,000 00 October, 1853, 4 per cent., 8,000 00	October, 1852, 4 per cent., 12,000 00 April, 1853, 4 per cent., 12,000 00	October, 1852, 4 per cent., 4,000 00 April, 1853, 4 per cent., 4,000 00 October, 1853, 4 per cent., 4,000 00	October, 1852, 3½ per cent., 10.500 00 April, 1853, 3½ per cent., 10,500 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	2,010 71	8,097 91	17,180 32	7,315 13	2,580 95
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	4,000 00	750 00	1,000 00	3,500 00	8,000 00
Amount of Debts due and unpaid, and considered doubtful, ...	– –	650 00	– –	3,433 96	– –

	SPRINGFIELD.	WESTFIELD.		ADAMS.	GT. BARRINGTON.
	Western.	Hampden.	Westfield.	Adams.	Mahalwe.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$250,000 00	$150,000 00	$150,000 00	$200,000 00	$150,000 00
Bills in circulation of five dollars and upwards, ...	257,500 00	120,825 00	136,950 00	140,085 00	130,544 00
Bills in circulation less than five dollars, .	52,100 00	27,325 00	37,355 00	13,010 00	21,638 00
Net profits on hand, ...	11,228 88	22,787 85	7,709 32	18,123 47	22,426 05
Balances due to other Banks, . . .	68,467 78	4,602 97	1,990 30	410 38	463 54
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	31,328 73	15,822 33	26,747 43	28,448 89	22,883 71
Cash deposited bearing interest, . . .	– –	– –	– –	– –	–. –
Total amount due from the Banks, . .	670,625 39	341,363 15	360,752 05	400,077 74	347,955 30
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses, ...	9,822 95	5,292 67	3,719 78	6,044 10	5,686 74
Real Estate, ...	14,369 02	4,410 00	4,963 63	2,950 00	2,733 92

Bills of other Banks incorporated in this State, ...	3,386 00	2,127 00	5,015 00	139 00	8,541 00
Bills of other Banks incorporated elsewhere,	3,004 00	1,265 00	540 00	98 00	1,776 00
Balances due from other Banks, . . .	167,584 28	32,148 80	38,667 75	17,363 41	27,905 19
Amount of all Debts due, including Notes, Bills of Exchange, and all stocks and Funded Debts of every description, excepting the Balances due from other Banks,	472,459 14	296,119 68	307,845 89	373,483 23	301,312 45
Total amount of the Resources of the Banks,	670,625 39	341,363 15	360,752 05	400,077 74	347,955 30
Date, rate, and amount of Dividends since the last Annual Returns, ...	October, 1852, 3 per cent., 7,500 00 April, 1853, 3 per cent., 7,500 00 October, 1853, 3½ per cent., 8,750 00	April, 1853, 5 per cent., 5,000 00 October, 1853, 5 per cent., 7,500 00	October, 1852, 3 per cent., 3,000 00 April, 1853, 3 per cent., 3,000 00 October, 1853, 3 per cent., 4,500 00	October, 1852, 3½ per cent., 7,000 00 April, 1853, 3½ per cent., 7,000 00	October, 1852, 4 per cent., 6,000 00 April, 1853, 4 per cent., 6,000 00 October, 1853, 4 per ct. on old and 1⅔ being at the rate of 4 per ct. on new stock.
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	11,228 88	15,287 85	7,709 32	7,522 11	17,592 72
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	350 00	1,200 00	4,230 00	– –	– –
Amount of Debts due and unpaid, and considered doubtful, ...	8,100 00	– –	– –	– –	– –

	LEE.	PITTSFIELD.		STOCKBRIDGE.	CANTON.
	Lee.	Agricultural.	Pittsfield.	Housatonic.	Neponset.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$200,000 00	$200,000 00	$150,000 00	$100,000 00	$100,000 00
Bills in circulation of five dollars and upwards, ...	186,270 00	177,745 00	139,235 00	104,100 00	83,565 00
Bills in circulation less than five dollars, .	64,697 00	30,982 00	41,161 00	19,018 00	23,692 00
Net profits on hand, ...	28,128 37	16,536 97	4,082 42	26,822 87	6,224 94
Balances due to other Banks, . . .	9,331 65	1,680 83	2,456 15	6 80	– –
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	14,521 64	36,745 78	25,388 03	42,468 29	23,339 39
Cash deposited bearing interest, . . .	– –	– –	– –	– –	– –
Total amount due from the Banks, . .	502,948 66	463,690 58	362,322 60	292,415 96	236,821 33
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses, ...	4,333 44	9,562 09	6,210 22	3,843 48	6,240 25
Real Estate, ...	2,330 00	6,010 10	1,500 000	2,250 00	– –

Bills of other Banks incorporated in this State, ...	1,399 00	791 00	130 00	– –	10,602 40
Bills of other Banks incorporated elsewhere,	666 00	860 00	820 00	– –	39 00
Balances due from other Banks, ...	95,379 83	65,178 55	53,825 68	71,815 97	20,435 09
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	398,840 39	381,288 84	299,836 70	214,506 51	199,504 59
Total amount of the Resources of the Banks,	502,948 66	463,690 58	362,322 60	292,415 96	236,821 33
Date, rate, and amount of Dividends since the last Annual Returns, ...	October, 1852, 4 per cent., 6,000 00 April, 1853, 5 per cent., 7,500 00	October, 1852, 4 per cent., 8,000 00 April, 1853, 4 per cent., 8,000 00 October, 1853, 4 per cent., 8,000 00	New Bank.	October, 1852, 4 per cent., 4,000 00 April, 1853, 5 per cent., 5,000 00	October, 1852, 3 per cent., 3,000 00 April, 1853, 3 per cent., 3,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	18,070 14	8,536 97	– –	26,361 99	618 21
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	2,350 00	– –	– –	– –	4,300 00
Amount of Debts due and unpaid, and considered doubtful, ...	– –	– –	– –	576 10	– –

	DEDHAM.	DORCHESTER.		QUINCY.	
	Dedham.	Blue Hill.	Mattapan.	Mount Wollaston.	Quincy Stone.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$250,000 00	$100,000 00	$100,000 00	$69,450 00	$100,000 00
Bills in circulation of five dollars and upwards, ...	116,798 00	72,120 00	55,515 00	37,525 00	62,430 00
Bills in circulation less than five dollars, .	29,617 00	22,582 00	18,636 00	15,932 00	15,008 00
Net profits on hand, ...	46,338 13	4,681 16	12,604 16	652 12	9,955 11
Balances due to other Banks, . . .	415 74	- -	- -	- -	- -
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, . .	74,321 10	26,194 63	25,559 18	27,123 50	29,691 73
Cash deposited bearing interest, . . .	- -	- -	- -	- -	- -
Total amount due from the Banks, . .	517,489 97	225,577 79	212,314 34	150,682 62	217,084 84
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses, ...	14,525 97	6,332 90	5,377 13	1,130 04	6,554 75
Real Estate, ...	- -	- -	- -	- -	5,000 00

Bills of other Banks incorporated in this State, ...	851 00	1,832 00	7,016 95	3,250 46	3,462 00
Bills of other Banks incorporated elsewhere,	60 00	186 00	1,230 00	83 00	1,162 00
Balances due from other Banks, . . .	2,016 53	7,505 98	8,597 42	25,324 91	1,044 76
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	500,036 47	199,790 30	190,092 84	120,895 24	199,861 33
Total amount of the Resources of the Banks,	517,489 97	215,647 18	212,314 34	150,683 65	217,084 84
Date, rate, and amount of Dividends since the last Annual Returns, ...	Nov. 1852, 4 per cent., 8,000 00 May, 1853, 4 per cent., 8,000 00	October, 1852, 3 per cent., 3,000 00 April, 1853, 3 per cent., 3,000 00 October, 1853, 3 per cent., 3,000 00	October, 1852, 4 per cent., 4,000 00 April, 1853, 4 per cent., 4,000 00	New Bank.	October, 1852, 4 per cent., 4,000 00 April, 1853, 4½ per cent., 4,500 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	33,235 50	4,681 16	7,294 02	– –	9,608 86
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	3,369 88	– –	– –	– –	1,500 00
Amount of Debts due and unpaid, and considered doubtful, ...	– –	– –	– –	– –	343 99

	RANDOLPH.	ROXBURY.	WEYMOUTH.	WRENTHAM.	ATTLEBOROUGH.
	Randolph.	Peoples'.	Union Bank of Weymouth and Braintree.	Wrentham.	Attleborough.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$150,000 00	$150,000 00	$148,050 00	$150,000 00	$100,000 00
Bills in circulation of five dollars and upwards, ...	105,940 00	74,870 00	92,830 00	85,210 00	31,695 00
Bills in circulation less than five dollars, .	32,760 00	23,061 00	24,312 00	24,288 00	14,032 00
Net profits on hand, ...	43,130 09	15,364 31	15,626 93	9,763 76	12,398 54
Balances due to other Banks, . . .	– –	– –	– –	– –	4,641 29
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	40,509 97	92,908 63	40,163 92	22,144 12	20,238 51
Cash deposited bearing interest, . . .	– –	– –	– –	– –	– –
Total amount due from the Banks, . .	372,340 06	356,203 94	320,982 85	291,405 88	183,005 34
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses, ...	6,904 32	14,013 72	8,675 28	4,622 50	2,881 60
Real Estate, ...	– –	– –	6,000 00	753 30	3,900 00

Bills of other Banks incorporated in this State, ...	1,788 00	16,805 00	10,200 00	75 00	205 00
Bills of other Banks incorporated elsewhere,	5,000 00	3,087 00	335 00	224 00	265 00
Balances due from other Banks, . . .	48,679 88	31,152 43	35,284 40	13,129 83	3,985 53
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	309,967 86	291,145 79	260,488 17	272,601 25	171,768 21
Total amount of the Resources of the Banks,	372,340 06	356,203 94	320,982 85	291,405 88	183,005 34
Date, rate, and amount of Dividends since the last Annual Returns, ...	October, 1852, 5 per cent., 7,500 00 April, 1853, 5 per cent., 7,500 00	October, 1852, 4 per cent., 6,000 00 April, 1853, 4 per cent., 6,000 00	October, 1852, 4 per cent., 4,000 00 April, 1853, 4 per cent., 4,000 00 October, 1853, 4 per cent., 4,800 00	Nov., 1852, 3½ per cent., 5,250 00 May, 1853, 3½ per cent., 5,250 00	No dividend.
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	30,702 37	7,274 93	11,549 99	3,949 50	11,174 58
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	– –	– –	– –	1,150 00	– –
Amount of Debts due and unpaid, and considered doubtful, ...	– –	– –	– –	– –	19,000 00

	FAIRHAVEN.	FALL RIVER.		NEW BEDFORD.	
	Fairhaven.	Fall River.	Massasoit.	Bedford Commercial.	Marine.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$200,000 00	$350,000 00	$152,900 00	$600,000 00	$500,000 00
Bills in circulation of five dollars and upwards, ...	79,900 00	143,760 00	78,530 00	257,675 00	250,835 00
Bills in circulation less than five dollars, .	12,398 25	36,619 00	12,604 00	41,665 00	66,112 00
Net profits on hand, ...	14,293 30	22,162 62	22,525 41	42,419 68	40,351 23
Balances due to other Banks, . . .	1,021 51	5,673 88	1,575 75	113,489 82	22,631 97
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	92,231 53	88,652 18	52,313 60	102,735 36	161,587 38
Cash deposited bearing interest, . . .	– –	– –	– –	24,260 69	21,182 20
Total amount due from the Banks, . .	399,844 59	646,867 68	320,448 76	1,182,245 55	1,062,699 78
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses, ...	6,667 14	22,433 58	12,763 61	6,742 66	15,428 08
Real Estate, ...	3,000 00	7,000 00	– –	18,000 00	10,978 37

Bills of other Banks incoporated in this State, ...	159 00	14,712 37	10,270 45	3,100 00	2,974 00
Bills of other Banks incorporated elsewhere,	24 00	– –	– –	305 00	201 00
Balances due from other Banks, . . .	42,643 04	36,316 08	7,919 60	10,403 60	48,516 52
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	347,351 41	566,405 65	289,495 10	1,143,694 29	984,601 81
Total amount of the Resources of the Banks,	399,844 59	646,867 68	320,448 76	1,182,245 55	1,062,699 78
Date, rate, and amount of Dividends since the last Annual Returns, ...	October, 1852, 3½ per cent., 7,000 00 April, 1853, 4 per cent., 8,000 00 October, 1853, 4 per cent., 8,000 00	April, $3 per share, 12,000 00 October, $3 per share, 12,000 00	January, 4 per cent., 4,000 00 July, 4 per cent., 4,000 00	October, 1852, 3½ per cent., 21,000 00 April, 1853, 3½ per cent., 21,000 00	October, 1852, 3½ per cent., 17,500 00 April, 1853, 3½ per cent., 17,500 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	5,293 30	22,162 62	16,985 99	17,796 12	17,733 08
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	700 00	1,000 00	800 00	– –	900 00
Amount of Debts due and unpaid and considered doubtful, ...	– –	– –	– –	2,925 12	806 67

	NEW BEDFORD—Continued.		TAUNTON.		
	Mechanics'.	Merchants'.	Bristol County.	Machinists'.	Taunton.
DUE FROM THE BANKS.					
Capital Stock paid in,	$200,000 00	$600,000 00	$250,000 00	$100,000 00	$250,000 00
Bills in circulation of five dollars and upwards,	117,710 00	354,580 00	156,110 00	59,045 00	154,215 00
Bills in circulation less than five dollars,	20,518 00	57,863 00	44,971 00	25,972 00	
Net Profits on hand,	39,906 70	49,077 83	21,940 83	11,920 88	28,708 01
Balances due to other Banks,	611 87	36,746 64	493 83	2,171 29	2,087 43
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	80,557 20	154,073 21	77,941 32	62,473 15	100,795 51
Cash deposited bearing interest,	– –	25,394 89	– –	– –	– –
Total amount due from the Banks,	459,303 77	1,277,735 57	551,456 98	261,582 32	535,805 95
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	6,680 77	6,514 09	5,251 50	3,843 97	5,533 52
Real Estate,	9,000 00	13,000 00	10,000 00	– –	9,212 16

Bills of other Banks incorporated in this State, ...	2,503 00	– –	1,574 14	4,169 00	890 00
Bills of other Banks incorporated elsewhere,	570 00	122 00	444 00	237 00	130 00
Balances due from other Banks, . . .	11,420 62	48,760 94	67,432 69	59,523 46	33,737 00
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks,	429,129 38	1,209,338 54	466,754 65	193,808 89	486,303 27
Total amount of the Resources of the Banks,	459,303 77	1,277,735 57	551,456 98	261,582 32	535,805 95
Date, rate, and amount of Dividends since the last Annual Returns, ...	October, 1852, 3½ per cent., 7,000 00 April, 1853, 3½ per cent., 7,000 00 October, 1853, 3½ per cent., 7,000 00	October, 1852, 3½ per cent., 21,000 00 April, 1853, 3½ per cent., 21,000 00	October, 1852, 6 per cent., 12,000 00 April, 1853, 4 per cent., 8,000 00	3 per cent., 6,000 00	October, 1852, 4 per cent., 8,000 00 April, 1853, 4 per cent., 8,000 00 October, 1853, on 250,000 00 4 per cent., 10,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	31,906 70	17,821 34	20,940 86	11,920 88	27,585 43
Amount of Debts due to each Bank secured by pledge of its Stock, ...	– –	2,400 00	500 00	– –	– –
Amount of Debts due and unpaid, and considered doubtful, ...	27,130 00	– –	– –	– –	– –

	ABINGTON.	HINGHAM.	PLYMOUTH.		WAREHAM.
	Abington.	Hingham.	Old Colony.	Plymouth.	Wareham.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$150,000 00	$140,000 00	$100,000 00	$150,000 00	$100,000 00
Bills in circulation of five dollars and upwards, ...	98,550 00	97,420 00	78,200 00	142,160 00	75,030 00
Bills in circulation less than five dollars, .	36,052 00	25,058 00	20,498 00	36,163 00	21,420 00
Net profits on hand, ...	15,725 33	22,609 45	21,969 95	28,417 83	78 59
Balances due to other Banks, . . .	– –	– –	9,672 22	– –	275 07
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	29,767 50	43,916 42	26,983 29	25,077 00	37,541 13
Cash deposited bearing interest, . . .	– –	– –	– –	– –	– –
Total amount due from the Banks, . .	330,094 83	329,003 87	257,323 46	381,817 83	234,344 79
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses, ...	5,026 05	7,179 14	3,805 58	6,339 12	2,768 03
Real Estate, ...	4,013 88	7,378 36	500 00	500 00	7,856 25

Bills of other Banks incorporated in this State, ...	5,187 41	9,147 46	5,752 31	10,687 50	7,510 00
Bills of other Banks incorporated elsewhere,	2,000 00*	73 00	– –	– –	59 00
Balances due from other Banks, . . .	15,560 82	23,012 88	48,226 20	75,517 04	16,429 33
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	298,306 67	282,213 03	199,039 37	288,774 17	199,722 18
Total amount of the Resources of the Banks,	330,094 83	329,003 87	257,323 46	381,817 83	234,344 79
Date, rate, and amount of Dividends since the last Annual Returns, ...	October, 1852, 4 per cent., 4,000 00 April, 1853, 4 per cent., 4,000 00 October, 1853, 4 per ct. on } 100,000 00 and interest on 50,000 00	October, 1852, 4 per cent., 4,200 00 April, 1853, 4¼ per cent., 4,500 00 October, 1853, 4¼ per cent., 6,000 00	April, 1853, 5 per cent., 5,000 00 Sept., 1853, 5 per cent., 5,000 00	October, 1852, 5 per cent., 5,000 00 April, 1853, 5 per cent., 5,000 00	No Dividend.
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	4,690 31 9,847 28	15,118 76	19,938 46	23,119 45	5,431 79
Amount of Debts due to each Bank secured by pledge of its Stock, ...	– –	2,600 00	– –	3,000 00	– –
Amount of Debts due and unpaid, and considered doubtful, ...	– –	– –	– –	– –	20,464 06

* "Bills of other Banks incorporated elsewhere," was erased from Return, and "Due from Commonwealth," substituted.

	FALMOUTH.	YARMOUTH.	NANTUCKET.
	Falmouth.	Barnstable.	Pacific.
DUE FROM THE BANKS.			
Capital Stock paid in,	$100,000 00	$300,000 00	$200,000 00
Bills in circulation of five dollars and upwards,	57,150 00	227,495 00	129,815 00
Bills in circulation less than five dollars,	6,924 00	19,360 00	21,882 00
Net profits on hand,	8,324 46	46,644 42	40,797 66
Balances due to other Banks,	– –	– –	542 97
Cash deposited, including all sums whatsoever, due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	6,691 86	26,769 32	283,470 98
Cash deposited bearing interest,	– –	– –	– –
Total amout due from the Banks,	179,090 32	620,268 74	676,508 61
RESOURCES OF THE BANKS.			
Gold, Silver, and other coined metals in their banking houses,	2,892 75	6,376 09	17,825 43
Real Estate,	5,162 00	2,000 00	10,000 00

Bills of other Banks incorporated in this State, . .	– –	304 00	46 00
Bills of other Banks incorporated elsewhere, . . .	– –	24 00	17 00
Balances due from other Banks, ...	23,761 30	22,788 90	250,062 73
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, ...	147,274 27	588,775 75	398,557 45
Total amount of the Resources of the Banks, . .	179,090 32	620,268 74	676,508 61
Date, rate, and amount of Dividends since the last Annual Returns, ...	October, 1852, 3 per cent., 3,000 00 April, 1853, 3 per cent., 3,000 00	October, 1852, 4 per cent., 12,000 00 April, 1853, 4½ per cent., 13,500 00	October, 1852, 5 per cent., 10,000 00 April, 1853, 5 per cent., 10,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, ...	4,721 30	29,771 93	25,955 46
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	4,575 00	9,278 40	– –
Amount of Debts due and unpaid, and considered doubtful, ...	1,000 00	381 86	– –

AGGREGATE.

DUE FROM THE BANKS.	35 Banks in Boston.	108 Banks out of Boston.	Total—143 Banks.
Capital Stock paid in,	$28,571,000 00	$20,479,175 00	$49,050,175 00
Bills in circulation of five dollars and upwards,	8,216,284 00	12,817,224 00	21,033,508 00
Bills in circulation less than five dollars,	1,402,135 00	3,184,829 00	4,586,964 00
Net profits on hand,	2,962,478 67	2,076,655 43	5,039,134 10
Balances due to other Banks,	8,107,275 60	486,166 14	8,593,441 74
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	13,199,217 01	5,380,435 09	18,579,652 10
Cash deposited bearing interest,	295,101 64	132,897 11	427,998 75
Total amount due from the Banks,	62,753,491 92	*44,557,381 77	*107,310,873 69
RESOURCES OF THE BANKS.			
Gold, Silver, and other coined metals in their banking houses,	2,921,154 62	810,609 94	3,731,764 56
Real Estate,	617,309 93	452,542 18	1,069,852 11
Bills of other Banks incorporated in this State,	6,035,969 79	609,539 58	6,645,509 37
Bills of other Banks incorporated elsewhere,	624,589 00	70,362 50	694,951 50

Balances due from other Banks, ...	3,875,664 42	4,096,025 21	7,971,689 63
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, ...	48,678,804 16	38,508,373 28	87,187,177 44
Total amount of the Resources of the Banks, . . .	62,753,491 92	*44,547,452 69	*107,300,944 61
Date, rate, and amount of Dividends since the last Annual Returns, ...	October, 1852, 867,500 00 April, 1853, 877,000 00	October, 1852, 698,945 00 April, 1853, 688,760 00	October, 1852, 1,566,445 00 April, 1853, 1,565,760 00
Amount of Reserved Profits at the time of declaring the last Dividend, ...	2,292,877 37	1,440,063 85	3,732,941 22
Amount of Debts due to each Bank, secured by, and pledge of, its Stock, ...	262,731 89	216,385 56	479,117 45
Amount of Debts due and unpaid, and considered doubtful,	6,485 47	100,657 29	107,142 76

Average Dividend of twenty-eight Banks in Boston, from which the amount is returned, in October, 1852, is 3.93-100 per cent.; in April, 1853, 3.95-100 per cent. Average Dividend of eighty-one Banks, out of Boston, in October, 1852, is 3.85-100 per cent.; of ninety-five Banks, in April, 1853, 3.92-100 per cent. Average Divdend of one hundred and nine Banks, in and out of Boston, in October, 1852, is 3.89-100 per cent.; of one hundred and twenty-three Banks, in April, 1853, is 3.93-100 per cent.

* See Remarks on page 64.

REMARKS.

The total amount of the "Resources of the Banks," and the total amount "Due from the Banks," do not agree, owing to discrepancies in the Returns of the Mount Wollaston, Quincy, of $1 03; of the Holyoke, Northampton, of 50 cents, and of the Blue Hill, Dorchester, of $9,930 61.

The Hamilton, Boston; Shoe and Leather Dealers', Boston; Rockport, Rockport; and Cochituate, Boston, include, in one item, "Bills of other Banks incorporated in this State," and "Bills of other Banks incorporated elsewhere."

The Randolph, Hingham, Bunker Hill, Charlestown; Merchants', New Bedford, and Mechanics', New Bedford, include, in "Amount of all debts due," etc., "loans to the Commonwealth."

Hamilton, Boston, includes dividend due October 3, in "Cash deposited," etc.

Merrimack, Haverhill—"Balance due to other Banks," includes $8,825 72 deposited, bearing interest.

The following Banks returned the rate, without the amount of Dividend, viz.: Columbian, Eagle, Grocers', Tremont, Marblehead, Powow River, and Mount Wollaston.

Sixty-five Banks made returns of Dividends in October, 1853.

The following New Banks were chartered at the Session of 1853, *and are embraced in the foregoing Abstract, viz.*

Location.	Name.	Amount of Capital.	Commenced operations.
Boston, . .	Howard Banking Co.,	$500,000 00	August 23, 1853
" . .	National, . . .	300,000 00	" 2, 1853
" . .	Webster, . . .	1,500,000 00	" 16, 1853
Cambridge, .	Cambridge City, .	100,000 00	September 1, 1853
Woburn, . .	Woburn, . . .	100,000 00	" 16, 1853
Pittsfield, .	Pittsfield, . . .	150,000 00	June 18, 1853
Quincy, . .	Mount Wollaston, .	100,000 00	August 12, 1853

The following New Banks, chartered at the Session of 1853, *are not embraced in the foregoing Abstract, viz.*

Location.	Name.	Amount of Capital.	Commenced operations.
Boston, . .	Eliot, . . .	$300,000 00	October 7, 1853
Methuen, .	Spicket Falls, . .	100,000 00	November 15, 1853
Lowell, . .	Wamesit, . .	100,000 00	October 31, 1853
Springfield, .	Pynchon, . . .	150,000 00	October 14, 1853
Roxbury, .	Rockland, . .	100,000 00	October 18, 1853
Fall River, .	Metacomet, . .	400,000 00	December 5, 1853
South Boston, .	Broadway, . .	100,000 00	
Hopkinton, .	Hopkinton, . .	100,000 00	
Cambridge, .	Lechmere, .	100,000 00	

The Capital Stock of the following Banks was increased at the Session of 1853, *as follows.*

Location.	Name of Bank.	Amount of Increase.	Remarks.
Boston,	Atlas,	$250,000 00	
Boston,	Bank of Commerce,	500,000 00	Whole amount paid in.
Boston,	Blackstone,	100,000 00	Whole amount paid in.
Boston,	Boylston,	50,000 00	Whole amount paid in.
Boston,	Eagle,	200,000 00	Whole amount paid in.
Boston,	Freeman's,	50,000 00	Whole amount paid in.
Boston,	Granite,	150,000 00	$100,000 paid in.
Boston,	Grocers',	200,000 00	Whole amount paid in.
Boston,	Mechanics',	50,000 00	Whole amount paid in.
Boston,	Merchants',	2,000,000 00	$1,000,000 paid in.
Boston,	North,	150,000 00	
Boston,	North America,	250,000 00	Whole amount paid in.
Boston,	Shawmut,	250,000 00	

Boston,	Tremont,	250,000 00	$124,430 paid in.
Boston,	Union,	100,000 00	
Danvers,	Village,	40,000 00	Whole amount paid in.
Danvers,	Warren,	50,000 00	Whole amount paid in.
Gloucester,	Gloucester,	100,000 00	Whole amount paid in.
Lynn,	Laighton,	50,000 00	Whole amount paid in.
Lynn,	Mechanics',	50,000 00	Whole amount paid in.
Salem,	Asiatic,	10,000 00	Whole amount paid in.
Cambridge,	Cambridge Market,	50,000 00	Whole amount paid in.
Lowell,	Prescott,	50,000 00	Whole amount paid in.
Waltham,	Waltham,	50,000 00	Whole amount paid in.
Leicester,	Leicester,	50,000 00	Whole amount paid in.
Milford,	Milford,	50,000 00	Whole amount paid in.
Millbury,	Millbury,	25,000 00	Whole amount paid in.
Worcester,	Central,	100,000 00	Whole amount paid in.
Worcester,	Mechanics',	50,000 00	Whole amount paid in.
Worcester,	Worcester,	50,000 00	Whole amount paid in.

INCREASE OF CAPITAL STOCK—Continued.

Location.	Name of Bank.	Amount of Increase.	Remarks.
Ware,	Hampshire Manufacturers',	$50,000 00	Whole amount paid in.
Greenfield,	Franklin County,	50,000 00	$40,000 paid in.
Holyoke,	Hadley Falls,	100,000 00	$75,000 paid in.
Westfield,	Hampden,	50,000 00	Whole amount paid in.
Great Barrington,	Mahaiwe,	50,000 00	Whole amount paid in.
Lee,	Lee,	50,000 00	Whole amount paid in.
Dedham,	Dedham,	50,000 00	Whole amount paid in.
Weymouth,	Weymouth and Braintree,	50,000 00	Whole amount paid in.
Fall River,	Massasoit,	100,000 00	$50,000 paid in.
Taunton,	Bristol County,	50,000 00	Whole amount paid in.
Taunton,	Machinists',	50,000 00	Whole amount paid in.
Taunton,	Taunton,	50,000 00	Whole amount paid in.
Abington,	Abington,	50,000 00	Whole amount paid in.
Hingham,	Hingham,	35,000 00	Whole amount paid in.

Plymouth, ...	Old Colony, ...	50,000 00	Whole amount paid in.
Plymouth, ...	Plymouth, ...	50,000 00	Whole amount paid in.
Westfield, ...	Westfield, ...	50,000 00	Whole amount paid in.
Yarmouth, ...	Barnstable.	50,000 00	

The following Table shows the Aggregate of the several Banks in 1852.

DUE FROM THE BANKS.	32 Banks in Boston.	105 Banks out of Boston.	Total—137 Banks.
Capital Stock paid in,	$24,660,000 00	$18,610,500 00	$43,270,500 00
Bills in circulation of five dollars and upwards,	7,182,252 00	10,200,250 00	17,382,502 00
Bills in circulation less than five dollars,	1,122,339 00	2,667,528 75	3,789,867 75
Net profits on hand,	3,283,398 27	1,985,075 16	5,268,473 43
Balances due to other Banks,	8,370,293 71	237,944 30	8,608,238 01
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	10,293,087 55	4,774,116 67	15,067,204 22
Cash deposited bearing interest,	256,033 14	218,018 64	474,051 78
Total amount due from the Banks,	55,167,403 67	*38,693,433 62	*93,860,837 29
RESOURCES OF THE BANKS.			
Gold, Silver, and other coined metals in their banking houses,	2,784,792 08	778,990 44	3,563,782 52
Real Estate,	631,241 49	459,221 60	1,090,463 09
Bills of other Banks incorporated in this State,	4,392,125 42	484,482 29	4,876,607 71
Bills of other Banks incorporated elsewhere,	405,402 00	64,152 35	469,554 35

Balances due from other Banks, ...	2,844,478 96	3,821,933 19	6,666,412 15
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, ...	44,109,363 72	33,062,715 31	77,172,079 03
Total amount of the Resources of the Banks, . . .	55,167,403 67	†38,671,495 18	†93,838,898 85
Date, rate, and amount of Dividends since the last Annual Returns, ...	October, 1851, 908,275 00 April, 1852, 953,500 00	October, 1851, 691,636 55 April, 1852, 694,362 12	October, 1851, 1,599,911 55 April, 1852, 1,647,862 12
Amount of Reserved Profits at the time of declaring the last Dividend, ...	1,988,664 58	1,191,373 32	3,180,037 90
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	228,870 31	293,153 54	522,023 85
Amount of Debts due and unpaid, and considered doubtful,	24,103 28	174,659 93	198,763 21

Average Dividends of thirty-two Banks, in Boston, in October, 1851, a fraction over 3.71-100 per cent.; in April, 1852, a fraction over 3.89-100 per cent. Average Dividends of one hundred and five Banks, out of Boston, in October, 1851, a fraction over 3.94-100 per cent.; in April, 1852, a fraction over 3.76-100 per cent. Average Dividends of one hundred and thirty-seven Banks, in and out of Boston, in October, 1851, a fraction over 3.80-100 per cent.; in April, 1852, a fraction over 3.84-100 per cent.

* The first seven items of these two totals fail of making the eighth, because of an error of ten cents in the Return of the Tradesman's Bank of Chelsea.
† The deficiency in this side of the account is owing to a deficit in the account of the Blue Hill Bank, of $21,938 44, of which it has been robbed.

REVISED ABSTRACT

EXHIBITING THE CONDITION

OF THE

INSTITUTIONS FOR SAVINGS,

IN MASSACHUSETTS,

ON THE

LAST SATURDAY OF OCTOBER,

1853.

PREPARED FROM OFFICIAL RETURNS,

BY EPHRAIM M. WRIGHT,

SECRETARY OF THE COMMONWEALTH.

BOSTON:
WILLIAM WHITE, PRINTER TO THE STATE.
1853.

The official circular, requiring Returns from the Savings Institutions, was issued by the Governor on the first day of November, and had reference to their condition on the last Saturday of October, 1853.

And the returns were all duly received.

	BOSTON.			ANDOVER.	DANVERS.
	Provident Institution for Savings.	Suffolk Savings Bank, for Seamen and others.	East Boston Savings Bank.	Andover Savings Bank.	Danvers Savings Bank.
Number of Depositors,	27,910	7,467	380	939	772
Amount of Deposits,	$5,155,947 92	$1,856,460 54	$63,599 92	$200,048 16	$117,590 06
Public Funds,	257,520 00	31,265 95	– –	– –	– –
Loans on Public Funds,	– –	– –	– –	– –	– –
Bank Stock,	1,506,580 00	184,950 00	13,271 87	28,800 00	41,207 55
Loans on Bank Stock,	62,000 00	18,450 00	8,000 00	500 00	14,050 00
Deposits, in Banks, bearing interest,	50,000 00	– –	1,890 74	– –	14,369 56
Railroad Stock,	– –	– –	– –	– –	– –
Loans on Railroad Stock,	26,000 00	19,000 00	3,825 00	– –	– –
Invested in Real Estate,	32,203 86	– –	– –	2,303 60	– –
Loans in Mortgage of Real Estate,	1,619,122 50	992,812 38	24,300 00	84,080 68	30,150 00
Loans to County, or Town,	400,175 00	– –	– –	2,400 00	6,929 00
Loans on Personal Security,	1,260,000 00	651,450 00	14,000 00	81,651 17	10,884 00

Cash on Hand, ...	79,797 49	16,253 15	185 42	312 71	- -
Rate and amount of ordinary Dividend, for last year, ...	4 per cent., 167,768 61	4 per cent., 50,342 00	4 per cent., 1,421 41	5 per cent., 8,637 95	5 per cent.
Average annual per cent. of Dividends, of last five years, ...	8 per cent.	8 per cent.	Not in operation five years,	6⅔ per cent.	Less than 5 years.
Annual Expenses of the Institution, . .	17,772 61	7,582 05	About 300 00	400 00	About 175 00

Provident Institution for Savings in Boston.—The Public Funds are—Massachusetts Scrip, $257,520. The Bank Stock is owned as follows:—Atlantic, 21,500; Atlas, 22,500; Boston, 35,000; City, 31,500; Columbian, 21,400; Eagle, 31,500; Granite, 44,000; Globe, 31,500; Hamilton, 22,500; Market, 36,400; Massachusetts, 22,500; Merchants', 160,000; New England, 23,900; North, 23,000; State, 39,480; Suffolk, 30,000; Shoe and Leather Dealers', 50,000; Tremont, 56,200; Union, 31,200; Washington, 22,500; Webster, 750,000.

The Loans on Bank Stock are—123 shares Atlantic, $11,000; 216 shares Exchange, 16,000; 16 shares Globe, 500; 100 shares Laighton, 8,000; 60 shares Mechanics', 5,000; 100 shares Market, 5,000; 82 shares Suffolk, 6,500; 56 shares Shoe and Leather Dealers', 5,000; 25 shares Exchange, 8 shares Faneuil Hall, and 24 shares Fall River Railroad, 5,000.

The Deposits bearing interest are in the Boston Bank, $50,000.

Loans on Railroad Stock are—60 shares Boston and Worcester, $5,000; 50 shares Boston and Maine, 3,500; 25 shares Fitchburg, 1,800; 33 shares Connecticut River, 2,500; 30 shares Nashua and Lowell, 2,500; 65 shares Boston and Worcester Railroad, and 60 shares Boston Bank, 8,000; 12 shares Fitchburg Railroad, and 20 shares New England Bank, 2,700.

Suffolk Savings Bank for Seamen and Others.—The Public Funds are City of Boston $12,500; City of Roxbury, 18,765 95. The Bank Stock is owned as follows:—150 shares Market, 10,500; 208 shares Atlas, 20,800; 100 shares Washington, 10,000; 100 shares Hamilton, 10,000; 175 shares State, 10,500; 150 shares Shoe and Leather Dealers', 15,000; 100 shares Granite, 10,000; 175 shares Bay State, 17,500; 150 shares City, 15,000; 100 shares Bank of Commerce, 10,000; 100 shares Union, 10,000; 100 shares Bank of North America, 10,000; 133 shares Merchants', 13,300; 20 shares Massachusetts, 5,000; 125 shares Webster, 12,500; 50 shares Railroad Bank, 3,750; 11 shares New England, 1,100.

The Loans on Bank Stock are as follows:—40 shares Webster Bank, $3,500; 88 shares Boston, 3,950; 35 shares Granite, and 13 shares Union, 3,000; 100 shares Granite, 8,000; and 13 shares Market, and 6 shares Globe, as extra collateral to a mortgage.

The Loans on Railroad Stock are—122 shares Fitchburg, 9,000; 26 shares Fitchburg, and 20 shares Lowell, 10,000.

East Boston Savings Bank.—The Bank Stock owned is Merchants', $2,771 87; Webster, 3,000; Bank of North America, 5,000; National, 2,500.

Loans on Bank Stock, 60 shares Howard Banking Company, $5,000; 37 shares Bank of North America, 3,000.

Deposits bearing interest are in Bank of North America, $513 17; Merchants' Bank, 1,377 57.

Loans on Railroad Stock—1 share Lowell, and 30 shares Fall River, $2,975; 10 shares Quanapowitt, 850.

Andover Savings Bank.—Bank Stock owned as follows:—Andover Bank, $10,000; Bay State, 5,000; Granite, 6,000; Blackstone, 2,800; Webster, 5,000.

Loans on Bank Stock—18 shares Railroad Bank, Lowell, $500.

Danvers SavingsB ank.—Bank Stock owned as follows:—Village, $6,229 05; Bank of Commerce, 8,164; Rockport, 1,000; Commercial, 700; Tremont, 1,411 50; Warren, 4,538; Bank of North America, 2,215; Exchange, 8,380; Naumkeag, 507 50: Grocers', 8,062 50.

Loans on Bank Stock—59 shares Village, $4,700; 100 shares Cochituate, 9,000; 7 shares Salem, 350.

Deposits in Bank bearing interest are in Village Bank, $14,369 56.

	GLOUCESTER.	HAVERHILL.	LAWRENCE.	LYNN.	NEWBURYPORT.
	Cape Ann Savings Bank.	Haverhill Savings Bank.	Essex Savings Bank.	Lynn Institution for Savings.	Institution for Savings in Newburyport and vicinity.
Number of Depositors,	351	2,519	823	1,369	5,228
Amount of Deposits,	$36,499 99	$446,856 78	$121,002 98	$177,105 22	$1,032,776 95
Public Funds,	– –	– –	– –	– –	37,000 00
Loans on Public Funds,	– –	– –	– –	– –	– –
Bank Stock,	25,200 00	144,800 00	28,600 00	17,100 00	358,790 00
Loans on Bank Stock,	– –	72,250 00	5,450 00	18,100 00	19,300 00
Deposits in Banks bearing interest,	– –	10,000 00	– –	17,700 00	– –
Railroad Stock,	– –	– –	– –	– –	75,000 00
Loans on Railroad Stock,	– –	1,800 00	– –	– –	1,161 00
Invested in Real Estate,	– –	12,600 00	– –	– –	3,000 00
Loans in Mortgage of Real Estate,	2,125 00	191,000 00	21,210 00	79,009 00	180,842 43
Loans to County, or Town,	6,500 00	– –	2,000 00	28,200 00	203,800 00
Loans on Personal Security,	1,013 00	28,600 00	57,050 00	22,464 00	146,345 82

Cash on Hand, ...	1,991 38	1,488 69	8,898 58	800 73	23,786 62
Rate and amount of ordinary Dividend, for last year, ...	5 per cent., 1,308 57	5 per cent., 18,993 24	4 per cent., 3,395 12	5 per cent., 7,262 17	6 per cent., 53,473 87
Average annual per cent. of Dividends, of last five years, ...	$6\frac{3}{10}$ per cent.	$6\frac{1}{4}$ per cent.	$9\frac{45}{100}$ per cent.	6 per cent.	$6\frac{1}{4}$ per cent.
Annual Expenses of the Institution, . .	85 00	674 25	302 25	404 28	2,020 00

Cape Ann Savings Bank.—The Bank Stock is owned as follows:—Gloucester, $2,500; Merchants', 700; Grocers', 2,000; Exchange, 4,100; Tremont, 3,700; Freeman's, 1,400; Globe, 1,000; Blackstone, 3,500; Shawmut 2,500; Rockport, 1,800; Howard Banking Company, 2,000.

Haverhill.—Bank Stock owned as follows:—Haverhill, $18,300; Essex, 16,800; Merrimack, 13,500; Andover, 3,200; Bay State, 2,000; North America, 19,500; Exchange, 12,000; National, 10,000; Webster, 10,000; Howard, 8,000; North, 7,100; Shawmut, 5,800; Atlas, 5,000; Faneuil Hall, 4,000; Atlantic, 3,500; Columbian, 2,000; Eagle, 2,700; Shoe and Leather Dealers', 800; State, 600.

Loans on Bank Stock are—Essex, $13,000; Union, 3,800; Merrimack, 2,200; Haverhill, 3,700; Malden, 14,850; Abington, 400; Union, 900; Merchants', 900; Faneuil Hall, 1,800; Exchange, 15,200; Mechanics', 14,200; North America, 1,300.

Deposit bearing interest is in Essex Bank, $10,000.

Loans on Railroad Stock are—Boston and Worcester, $800; Taunton Branch, 1,000.

Essex Savings Bank.—Bank Stock is owned as follows:—Bay State, $12,000; Merchants', 1,300; Tremont, 3,800; Bank of Commerce, 4,000; Webster, 7,500.

Loans on Bank Stock—58 shares Salem Bank, $5,000; 5 shares Bay State, 450.

Lynn Savings Institution.—Bank Stock owned as follows:—Lynn Mechanics', 95 shares, $7,600; Laighton, 30 shares, 3,000; Shoe and Leather Dealers', 20 shares, 2,000; Exchange, 20 shares, 2,000; Howard, 20 shares, 2,000; Columbian, 5 shares, 500.

Loans on Bank Stock as follows:—Laighton, 76 shares, $6,710; Lynn Mechanics', 63 shares, 4,260; Shoe and Leather Dealers', 33 shares, 2,900; Exchange, 32 shares, 2,880; Howard, 15 shares, 1,350.

Deposit bearing interest is in Lynn Mechanics' Bank, 17,700.

Institution for Savings in Newburyport and Vicinity.—Public Funds owned, Massachusetts, 5 per cent. Scrip, $37,000. The Bank Stock owned is in the following Banks:—Atlantic, $15,700; Atlas, 20,000; Bank of Commerce, 14,700; Boston, 11,850; City, 10,200; Columbian, 10,300; Eagle, 11,900; Exchange, 10,000; Faneuil Hall, 11,800; Globe, 8,300; Granite, 20,600; Hamilton, 10,000; Merchants', 24,200; New England, 5,000; North, 8,900; Shoe and Leather Dealers', 10,600; Suffolk, 2,200; Traders', 24,100; Tremont, 20,900; Union, 13,200; Washington, 18,000; Webster, 5,000; Merchants', Newburyport, 44,240; Mechanics', 17,600; Ocean, 3,500; Gloucester, 6,000.

Loans on Bank Stock are—175 shares Tremont, and 25 shares Bank of Commerce, $18,150; 8 shares Grocers', 650; 6 shares Mechanics', Newburyport, 500.

Railroad Stock owned is 300 shares Fitchburg, 200 shares Eastern, 20 shares Lowell, 100 shares Boston and Worcester, 50 shares Boston and Maine, $75,000.

Loans on Railroad Stock are—30 shares Eastern, $861; 5 shares Fitchburg, 300.

Loans on Personal Security are, 20 shares in 50 Associates Co. Boston, $20,000, and an annuity in trust in Massachusetts Hospital Life Insurance Company, 3,845 82.

	ROCKPORT.	SALEM.	SALISBURY.	CAMBRIDGE.	CAMBRIDGEPORT.
	Rockport Savings Bank.	Salem Savings Bank.	Provident Institution for Savings in the towns of Salisbury and Amesbury.	Savings Institution in Cambridge.	Institution for Savings in Cambridgeport.
Number of Depositors,	38	8,413	984	1,031	124
Amount of Deposits,	$2,751 00	$1,636,268 67	$162,763 27	$168,255 59	$14,762 08
Public Funds,	– –	347,888 69	2,000 00	– –	– –
Loans on Public Funds,	– –	– –	– –	– –	– –
Bank Stock,	2,551 25	175,371 80	71,905 00	11,246 00	9,509 17
Loans on Bank Stock,	– –	49,000 00	4,500 00	9,500 00	2,050 00
Deposits in Banks, bearing interest,	– –	10,010 77	– –	– –	815 83
Railroad Stock,	– –	55,621 25	– –	– –	– –
Loans on Railroad Stock,	– –	111,159 10	– –	– –	1,000 00
Invested in Real Estate,	– –	– –	– –	– –	– –
Loans in Mortgage of Real Estate,	– –	3,500 00	24,586 00	112,575 00	– –
Loans to County, or Town,	– –	351,439 37	27,000 00	– –	– –
Loans on Personal Security,	– –	512,800 00	31,557 00	30,200 00	– –

Cash on Hand,	199 75	19,477 69	5,506 29	4,734 59	1,391 97
Rate and amount of ordinary Dividend, for last year,	In operation less than one year.	5 per cent., 66,781 64	6 per cent., 8,097 41	4 per cent., 5,056 01	4 per cent., 24 43
Average annual per cent. of Dividends, of last five years,	– –	5 per cent.	$6\frac{1}{10}$ per cent.	7 per cent.	Chartered in 1853
Annual Expenses of the Institution,	– –	2,703 79	300 00	525 00	100 00

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Rockport Savings Bank.—The Bank Stock is owned as follows:—Howard Banking Company, $1,000; National Bank, 1,013 75; Rockport, 537 50.

Salem Savings Bank.—The Public Funds owned are—Massachusetts 5 per cent. Scrip, $101,000; Maine 6 per cent., 54,000; Ohio 6 per cent., 112,669 37; Pennsylvania 5 per cent., 80,219 32. The Bank Stock owned is in the following Banks, viz.:—Exchange, $4,133 33; Marblehead, 2,000; Asiatic, 4,980; Commercial, 3,200; Columbian, 14,000; City, 10,500; Salem, 3,600; Beverly, 625; Merchants', 40,533 47; Bank of Commerce, 60,000; Tremont, 12,500; Grocers', 8,300; Metropolitan, 11,000.

Deposits bearing interest are in the Merchants' Bank, $10,010 77.

Railroad Stock owned is Portland, Saco and Portsmouth, $36,121 25; Portland, Saco and Portsmouth Bonds, 9,500; Boston and Worcester, 10,000.

Loans on Railroad Stock are on Boston and Worcester, $20,000; Eastern, 15,000; Fitchburg, 5,000; Western, 10,000; Northern, 4,000; Mad River, 2,000; Michigan Central, 10,000; Buffalo and Rochester, 30,000; Philadelphia, Wilmington and Baltimore, 15,159 10.

Loans on Bank Stock are—Bank of Commerce, $20,000; Exchange, 9,000; Cochituate, 10,000; Naumkeag, 5,000; Commercial, 5,000.

Provident Institution for Savings in the Towns of Salisbury and Amesbury.—The Public Funds owned are Massachusetts 5 per cent. Scrip, $2,000. The Bank Stock is owned in the following Banks, viz.:—Powow River, $5,000; Bay State, 6,300; Railroad, 3,150; Merchants', Boston, 5,600; Union, 2,500; Globe, 2,500; Suffolk, 1,000; Boston, 2,150; Columbian, 1,600; State, 3,120; Atlantic, 500; Bank of Commerce, 6,000; Atlas, 2,500; Faneuil Hall, 1,300; Tremont, 3,100; Shoe and Leather Dealers', 2,500; Traders', 800; Grocers', 4,085; Granite, 1,200; Exchange, 2,100; Shawmut, 2,500; Webster, 4,000; City, 1,000; Blackstone, 4,400; Eagle, 3,000.

Loan on Bank Stock is 50 shares Howard Banking Company, $4,500.

Institution for Savings in Cambridge.—The Bank Stock is owned as follows:—Cambridge, $630; Charles River, 2,526; Bank of Commerce, 8,090.

Loans on Bank Stock are—25 shares New England Bank, 2,000; 20 shares Fitchburg, 1,500; 50 shares Exchange, and 20 shares Bank of Commerce, 6,000.

Institution for Savings in Cambridgeport.—The Bank Stock is owned as follows:—Webster Bank, $2,525; Eliot, 1,980; Cambridge City, 5,004 17.

Loan on Bank Stock is on 23 shares Cambridge City, $2,050.

Deposit in Bank bearing interest is in Cambridge, Cambridgeport, $815 83.

Loan on Railroad Stock is on 13 shares Fitchburg, $1,000.

	CHARLESTOWN.	CONCORD.	FRAMINGHAM.	LOWELL.	
	Warren Institution for Savings.	Middlesex Institution for Savings.	Framingham Savings Bank.	City Institution for Savings.	Lowell Institution for Savings.
Number of Depositors,	2,639	1,744	469	2,968	5,980
Amount of Deposits,	$513,438 66	$394,742 03	$85,027 27	$665,305 61	$1,126,071 68
Public Funds,	– –	– –	– –	– –	– –
Loans on Public Funds,	– –	– –	– –	– –	– –
Bank Stock,	40,900 50	128,200 00	10,400 00	148,900 00	230,160 00
Loans on Bank Stock,	4,375 00	5,900 00	15,100 00	47,700 00	33,000 00
Deposits in Banks, bearing interest,	– –	– –	– –	60,000 00	198,000 00
Railroad Stock,	– –	– –	– –	– –	– –
Loans on Railroad Stock,	10,600 00	15,550 00	1,000 00	– –	– –
Invested in Real Estate,	– –	– –	– –	– –	25,186 45
Loans in Mortgage of Real Estate,	339,550 00	168,690 00	16,686 50	152,920 00	199,820 00
Loans to County, or Town,	15,000 00	76,700 00	18,850 00	86,000 00	439,825 00
Loans on Personal Security,	90,700 00	17,390 00	22,200 00	169,200 00	– –

Cash on Hand, ...	12,313 16	5,958 04	2,563 77	585 61	80 23
Rate, and amount of ordinary Dividend, for last year, ...	4 per cent., 14,355 73	4 per cent., 12,971 49	4 per cent.	5 per cent., 20,496 12	4 per cent., 31,966 15
Average annual per cent. of Dividends of last five years, ...	8 per cent.	7 per cent. and a fraction over.	4 per ct., &4 per ct. extra in '51, for 5 y'rs prev.	$7\frac{2}{3}$ per cent.	$7\frac{1}{5}$ per cent.
Annual Expenses of the Institution, . .	1,058 24	833 42	225 00	1,074 67	2,400 00

Warren Institution for Savings.—The Bank Stock is owned as follows:—Atlantic, $824; Bunker Hill, 7,752; City, 1,980; Eagle, 4,834; Granite, 2,350; Merchants', 7,338 50; Market, 2,765; Shoe and Leather Dealers', 5,233; Shawmut, 1,950; State, 1,815; Traders', 4,059.

Loans on Bank Stock, as follows:—12 shares Railroad, $700; 21 shares Railroad, and 4 shares Bunker Hill, 1,475; 30 shares Dedham, 2,200.

Loan on Railroad Stock is 127 shares Fitchburg, $10,600.

Middlesex Institution for Savings.—The Bank Stock owned is in the following Banks:—National, $5,000; Webster, 10,000; Howard Banking Company, 5,000; Merchants', 16,000; City, 8,400; State, 6,000; Eagle 10,000; Columbian, 2,000; Hamilton, 1,400; Granite, 2,500; Shoe and Leather Dealers', 10,000; Traders', 1,500; Bank of Commerce, 13,300; Tremont, 6,200; Grocers', 2,500; Bank of North America, 7,500; Shawmut, 1,000; Faneuil Hall, 5,000; Eliot, 5,000; Concord, 8,500; Lowell, 900; Framingham, 500.

Loans on Bank Stock are on 10 shares Plymouth Bank, $900; 55 shares Bank of Commerce, 5,000.

Loans on Railroad Stock are—30 shares Peterborough and Shirley, $2,250; 10 shares Western, 500; 30 shares Boston and Worcester, 2,500; 115 shares Fitchburg, 10,300.

Framingham Savings Bank.—The Bank Stock is owned as follows:—Eliot, $1,500; Grocers', 1,600; Framingham, 2,000; Bank of Commerce, 1,500; Merchants', 1,300; Traders', 1,000; Webster, 1,500.

Loans on Bank Stock are as follows:—Traders', $900; Exchange, 900; Merchants', 1,600; Granite, 900; Eliot, 1,800; Bank of Commerce, 900; Framingham, 8,100.

Loan on Railroad Stock is Western, $1,000.

City Institution for Savings.—The Bank Stock is owned as follows: Appleton, $15,000; Prescott, 13,300; Railroad, 900; Tremont, 12,700; Grocers', 10,000; Boylston, 3,000; Shawmut. 1,000; Exchange, 5,000; Granite, 11,000; Blackstone, 7,000; Bay State, 2,500; Bank of Commerce, 20,000; Bank of North America, 20,000; National Bank, 10,000; Eliot, 5,000; Howard Banking Company, 5,000; Webster, 5,000; Wamesit, 2,500.

Loans on Bank Stock are—219 shares Appleton, $19,200; 60 shares Cochituate, 5,000; 37 shares Prescott, and 25 shares Railroad, 5,000; 209 shares Exchange, 18,500.

Deposit bearing interest is in the Bank of Commerce, $60,000.

Lowell Institution for Savings.—The Bank Stock is owned as follows:—Eagle, $37,500; Lowell, 16,300; Globe, 15,000; New England, 14,600; State, 12,960; City, 12,000; Hamilton, 12,000; Market, 9,100; Railroad, 5,100; Bunker Hill, 4,500; Boston, 4,500; Concord, 3,000; Traders', 14,000; Granite, 21,600; Bank of Commerce, 23,000; Tremont, 5,000; Bank of North America, 20,000.

Loans on Bank Stock are—$19,000 on 21,400 Bank of Commerce; 9,000 on 11,400 Lowell Bank; 5,000 on 5,600 Grocers' Bank.

Deposits in Banks bearing interest are—City, $100,000; Traders', 50,000; Grocers', 4,000; Bank of Commerce, 44,000.

	NEWTON.	WALTHAM.	CLINTON.	FITCHBURG.	LANCASTER.
	Institution for Savings in the town of Newton.	Waltham Savings Bank.	Clinton Savings Bank.	Fitchburg Savings Bank.	Lancaster Savings Bank.
Number of Depositors,	117	92	81	1,474	657
Amount of Deposits,	$7,853 67	$11,571 75	$8,461 04	$243,738 50	$104,757 36
Public Funds,	– –	– –	– –	2,000 00	– –
Loans on Public Funds,	– –	– –	– –	– –	– –
Bank Stock,	1,500 00	– –	– –	47,000 00	5,900 00
Loans on Bank Stock,	– –	– –	– –	3,690 00	7,750 00
Deposits in Banks, bearing interest,	– –	– –	– –	– –	– –
Railroad Stock,	– –	– –	– –	– –	– –
Loans on Railroad Stock,	– –	– –	– –	– –	600 00
Invested in Real Estate,	– –	– –	– –	– –	– –
Loans in Mortgage of Real Estate,	5,993 00	8,291 80	1,550 00	127,425 00	48,895 50
Loans to County, or Town,	– –	– –	1,000 00	18,650 00	4,100 00
Loans on Personal Security,	1,300 00	– –	2,100 00	53,425 00	37,775 00

Cash on Hand, ...	1,167 23	3,595 91	3,938 39	882 07	4,377 35
Rate and amount of ordinary Dividend, for last year, ...	4 per cent., 269 55	In operation less than a year.	4½ per cent., 198 94	5 per cent., 7,730 52	4 per cent., 2,941 04
Average annual per cent. of Dividends, of last five years, ...	6 per cent.	– –	In operation less than 5 years.	6⅗ per cent.	To July, 1850, 8½ per ct. per ann. Since then, 4 per cent. per annum.
Annual Expenses of the Institution, . .	30 00	– –	50 87	350 00	218 79

INSTITUTION FOR SAVINGS IN THE TOWN OF NEWTON.—The Bank Stock is owned as follows:—Newton Bank, $900; Bank of Brighton, 600.

WALTHAM SAVINGS BANK.—In operation less than one year.

CLINTON SAVINGS BANK.—No Public Funds, or Bank Stock.

FITCHBURG SAVINGS BANK.—Public Funds, is amount loaned to Commonwealth, $2,000.

The Bank Stock is owned as follows:—Fitchburg, $8,000; Rollstone, 4,000; Merchants', Boston, 10,000; Webster, 5,000; National, 10,000; Howard Banking Company, 10,000.

Loan on Bank Stock is on 41 shares Fitchburg Bank, $3,690.

LANCASTER SAVINGS BANK.—The Bank Stock is owned as follows:—Lancaster, $1,200; Bank of Commerce, 4,000; Grocers', 700.

Loan on Bank Stock is on Lancaster Bank, $7,750.

Loan on Railroad Stock is on Boston and Worcester, $600.

Loans to County or Town are, to Town of Clinton, $1,000; Lancaster, 3,100.

	MILFORD.	SOUTHBRIDGE.	WORCESTER.		NORTHAMPTON.
	Milford Savings Bank.	Southbridge Savings Bank.	Worcester County Institution for Savings.	Worcester Mechanics' Savings Bank.	Northampton Institution for Savings.
Number of Depositors,	243	310	8,902	1,190	313
Amount of Deposits,	$24,790 10	$36,566 33	$1,667,044 39	$214,455 66	$38,103 09
Public Funds,	– –	– –	62,700 00	– –	– –
Loans on Public Funds,	– –	– –	– –	– –	– –
Bank Stock,	717 50	3,844 00	258,720 00	16,200 00	1,609 13
Loans on Bank Stock,	9,150 00	5,670 00	27,550 00	26,330 00	990 00
Deposits in Banks, bearing interest,	– –	– –	– –	– –	– –
Railroad Stock,	– –	– –	– –	– –	– –
Loans on Railroad Stock,	– –	– –	– –	– –	– –
Invested in Real Estate,	– –	– –	– –	– –	– –
Loans in Mortgage of Real Estate,	7,216 00	8,300 00	828,524 33	81,400 00	19,547 52
Loans to County, or Town,	– –	5,761 51	176,323 51	1,200 00	– –
Loans on Personal Security,	6,550 00	11,550 00	285,182 21	76,260 44	14,806 65

Cash on Hand, ...	1,064 50	2,065 00	8,912 85	14,676 41	1,156 27
Rate and amount of ordinary Dividend, for last year, ...	4½ per cent., 499 84	4 per cent., 879 70	5 per cent., 66,117 63	5 per cent.	5 per cent., 1,457 59
Average annual per cent. of Dividends, of last five years, ...	Less than 5 y'rs.	8 per cent.	7½ per cent.	In operation less than 5 years.	7 per cent.
Annual Expenses of the Institution, . .	100 00	59 00	3,763 74	315 55	107 22

Milford Savings Bank.—The Bank Stock owned is as follows:—7 shares Milford Bank, $717 50.
Loan on Bank Stock is on Milford Bank, $9,150.

Southbridge Savings Bank.—The Bank Stock is owned as follows:—New England, Boston, 7 shares; Merchants', 10 shares; Washington, 12 shares; Southbridge, 10 shares.
Loan on Bank Stock is on 63 shares Southbridge Bank, $5,670.

Worcester County Institution for Savings.—The Public Funds owned, are—United States Stock, $62,700. The Bank Stock is owned in the following Banks, viz.:—Atlantic, $5,400; Atlas, 6,500; Boston, 1,650; City, 19,500; Cochituate, 4,000; Exchange, 2,000; Granite, 19,900; Grocers', 6,000; Hamilton, 10,000; Massachusetts, 9,000; Merchants', 16,000; National, 10,000; New England, 8,900; North, 3,000; State, 3,120; Shawmut, 5,000; Traders', 1,000; Union, 1,500; Washington, 3,000; Webster, 9,800; Blackstone, Uxbridge, 1,000; Citizens', 24,800; Central, 16,000; Mechanics', 7,000; Quinsigamond, 11,000; Worcester, 34,200; Fitchburg, 4,100; Lancaster, 1,500; Leicester, 3,000; Millbury, 5,050; Oxford, 3,300; Southbridge, 2,500.

Loans on Bank Stock, as follows:—$900 on 1,000 Lancaster; 500 on 1,200 Central; 1,000 on 1,100 do; 400 on 500 Southbridge; 900 on 1,000 Quinsigamond; 1,200 on 1,500 Oxford; 8,250 on 11,000 Leicester; 600 on 800 Suffolk; 1,000 on 1,100 Central; 2,000 on 1,300 Quinsigamond and 1,100 Worcester; 1,800 on 2,000 Mechanics'; 9,000 on 10,000 Quinsigamond.

Worcester Mechanics' Savings Bank.—The Bank Stock is owned as follows:—Bank of Commerce, $7,000; Worcester, 4,500; Mechanics', 2,500; Central, 1,200; Quinsigamond, 1,000.
Loans on Bank Stock are, on Blackstone Bank, Uxbridge, $900; Mechanics', 25,430.
Commenced operations July, 1851.

Northampton Institution for Savings.—The Bank Stock is owned as follows:—Merchants' Bank, $113 25; Exchange, 110 50; Bank of North America, 434; Traders', 214 50; Bank of Commerce, 435; Holyoke, 300; Expense, $1 88.
Loan on Bank Stock is on the Holyoke, $990.

	WARE.	SPRINGFIELD.		WESTFIELD.	GREENFIELD.
	Ware Savings Bank.	Hampden Savings Bank.	Springfield Institution for Savings.	Westfield Savings Bank.	Franklin Savings Institution.
Number of Depositors,	424	284	2,627	81	1,178
Amount of Deposits,	$60,399 49	$49,352 15	$560,270 64	6,208 83	$241,105 13
Public Funds,	– –	– –	– –	– –	– –
Loans on Public Funds,	– –	– –	– –	– –	– –
Bank Stock,	10,807 50	13,380 00	151,123 50	1,833 83	48,520 25
Loans on Bank Stock,	2,900 00	1,000 00	28,400 00	2,000 00	8,700 00
Deposits in Banks, bearing interest,	– –	– –	– –	– –	5,000 00
Railroad Stock,	– –	– –	– –	– –	– –
Loans on Railroad Stock,	– –	– –	– –	– –	– –
Invested in Real Estate,	– –	– –	– –	– –	– –
Loans in Mortgage of Real Estate,	16,850 00	14,925 00	201,687 06	1,000 00	86,258 00
Loans to County, or Town,	7,800 00	400 00	15,808 79	– –	9,050 00
Loans on Personal Security,	22,163 09	18,280 00	169,884 45	1,375 00	83,798 36

Cash on Hand, ...	301 72	1,836 21	1,075 56	– –	4,475 27
Rate and amount of ordinary Dividend, for last year, ...	5 per cent., 1,521 48	5 per cent., 991 76	5 per cent.	In operation less than 1 year.	5 per cent., 9,166 82
Average annual per cent. of Dividends, of last five years, ...	In operation less than 5 years.	In operation less than 5 years.	3 y'rs 5 per ct., and 2 y'rs 4.		7 per cent.
Annual Expenses of the Institution, . .	131 81	150 00	1,317 81	– –	267 68

Ware Savings Bank.—The Bank Stock is owned as follows:—Hampshire Manufacturers' Bank, $2,627 50; Bank of North America, 3,030; Granite, 5,150.

Loans on Bank Stock are, on 25 shares Hampshire Manufacturers' Bank, $2,000; 10 shares Exchange, 900.

Hampden Savings Bank.—The Bank Stock is owned as follows:—Merchants', Boston, $9,810; Hadley Falls, 1,440; Cabot, 2,130.

Loan on Bank Stock is on 6 shares John Hancock and 5 shares Chicopee, $1,000 on 1,100.

Springfield Institution for Savings.—The Bank Stock owned is as follows:—Springfield, $8,600; Chicopee, 1,000; Shawmut, 6,100; State 10,-200; Hamilton, 6,100; City, 11,500; North, 10,000; Tremont, 6,200; Cabot, 8,000; Traders', 11,400; Atlantic, 2,500; Bank of Commerce, 13,300; Bank of North America, 15,000; Boston, 750; Grocers', 6,600; Exchange, 2,000; Granite, 14,000; Merchants', 6,900; Atlas, 7,600; Howard, 2,273 50; Washington, 1,100.

Loans on Bank Stock are as follows:—Springfield, $5,000; Chicopee, 450; Western, 1,000; Northampton, 2,250; Exchange, 2,200; Bank of Commerce, 15,000; Traders', 2,250.

Westfield Savings Bank.—The Bank Stock consists of seventeen shares in the Westfield Bank, $1,833 83.

Loan on Bank Stock is on 23 shares Westfield Bank, $2,000.

Commenced business on the 1st day of July, 1853.

Franklin Savings Institution.—The Bank Stock owned is in the following Banks, viz.:—Webster, $10,062 50; Bank of Commerce, 29,810; Traders', 1,578 75; Bank of North America, 3,648 75; Faneuil Hall, 5,070 25; Merchants', 7,350.

Loan on Bank Stock is on 101 shares Greenfield and 5 shares Webster, $8,700.

Deposit bearing interest is in Greenfield Bank, $5,000.

	ADAMS.	LEE.	PITTSFIELD.	CANTON.	COHASSET.
	North Adams Savings Bank.	Lee Savings Bank.	Berkshire County Savings Bank.	Institution for Savings in Canton.	Cohasset Savings Bank.
Number of Depositors,	128	177	469	329	255
Amount of Deposits,	$22,690 60	$20,058 62	$77,525 20	$46,841 73	$49,848 48
Public Funds,	– –	– –	– –	– –	– –
Loans on Public Funds,	– –	– –	– –	– –	– –
Bank Stock,	4,500 00	5,297 00	33,050 00	5,050 00	14,180 00
Loans on Bank Stock,	– –	– –	– –	– –	– –
Deposits in Banks, bearing interest,	10,000 00	– –	– –	– –	– –
Railroad Stock,	– –	– –	– –	– –	– –
Loans on Railroad Stock,	– –	– –	– –	– –	– –
Invested in Real Estate,	– –	– –	– –	– –	– –
Loans in Mortgage of Real Estate,	– –	1,065 00	2,400 00	24,435 00	34,144 74
Loans to County, or Town,	1,734 85	3,000 00	5,650 00	2,900 00	2,150 00
Loans on Personal Security,	6,572 72	11,013 62	36,105 00	13,915 00	– –

Cash on Hand, ...	60 20	– –	918 73	541 73	464 56
Rate and amount of ordinary Dividend, for last year, ...	5 per cent.	5 per cent., 216 12	5 per cent., 2,288 15	4 per cent., 1,491 67	5 per cent., 1,782 11
Average annual per cent. of Dividends, of last five years, ...	In operation less than 5 years.	Less than 5 y'rs. in operation.	7 per cent.	7 per cent.	$7\frac{46}{100}$ per cent.
Annual Expenses of the Institution, . .	50 00	171 21	230 33	200 40	113 87

North Adams Savings Bank.—The Bank Stock owned is 45 shares in Adams Bank, $4,500.
Deposit bearing interest is in Adams Bank, $10,000.

Lee Savings Bank.—The Bank Stock owned is in the Lee Bank, $5,297.
Loan to Town of Lee, $3,000.

Berkshire County Savings Bank.—The Bank Stock is owned as follows:—Bank of Commerce, $8,000; Webster, 3,600; Lee, 11,700; Cabot, 6,000; Hadley Falls, 1,750; Pittsfield, 2,000.
Loans to County or Town includes $650 to Pittsfield Fire District.

Institution for Savings in Canton.—The Bank Stock is owned as follows:—32 shares Neponset, $3,200; 15 shares North, 1,500; 5 shares Market, 350.
The Loan to County or Town is to Town of Stoughton, $2,900.

Cohasset Savings Bank.—The Bank Stock is owned as follows:—State Bank, $480; Tremont, 1,400; Washington, 1,000; North, 500; Grocers', 800; Union, 1,500; Merchants', 1,700; Columbian, 900; Shawmut, 500; City, 1,100; Traders', 1,500; Bank of Commerce, 2,800.

	DEDHAM.	DORCHESTER.	QUINCY.	RANDOLPH.	ROXBURY.
	Dedham Institution for Savings.	Dorchester Savings Bank.	Quincy Savings Bank.	Randolph Savings Bank.	Institution for Savings in Roxbury and vicinity.
Number of Depositors,	2,126	98	733	85	1,266
Amount of Deposits,	$443,272 83	$8,941 00	$129,828 98	$6,513 71	$233,077 18
Public Funds,	– –	– –	– –	– –	– –
Loans on Public Funds,	– –	– –	– –	– –	– –
Bank Stock,	25,416 50	1,620 00	20,900 00	4,196 00	30,261 35
Loans on Bank Stock,	42,600 00	3,400 00	800 00	– –	9,050 00
Deposits in Banks, bearing interest,	– –	– –	– –	– –	– –
Railroad Stock,	– –	– –	– –	– –	– –
Loans on Railroad Stock,	3,650 00	– –	– –	– –	9,650 00
Invested in Real Estate,	– –	– –	– –	– –	9,989 75
Loans in Mortgage of Real Estate,	278,797 24	– –	81,800 00	– –	38,458 34
Loans to County, or Town,	34,351 97	3,525 00	6,722 47	– –	27,501 16
Loans on Personal Security,	50,313 40	– –	20,292 10	1,350 00	102,900 00

Cash on Hand, ...	14,919 27	363 50	323 88	1,024 62	5,266 58
Rate and amount of ordinary Dividend, for last year, ...	4 per cent., 14,696 45	– –	5 per cent., 5,354 40	4 per cent., 144 18	4 per cent., 7,082 63
Average annual per cent of Dividends, of last five years, ...	$6\frac{92}{100}$ per cent.	– –	$6\frac{8}{10}$ per cent.	In operation less than 5 years.	$7\frac{1}{4}$ per cent.
Annual expenses of the Institution, . .	910 57	– –	355 00	100 00	1,200 00

Dedham Savings Institution.—The Bank Stock is owned as follows:—126 shares Dedham, $12,987 50; 120 shares People's 5,930; 23 shares State, 1,451 50; 18 shares Merchants', 1,820; 15 shares Traders', 1,542 50; 10 shares Globe, 1,065; 6 shares Union, 620.

Loans on Bank Stock are, on 34 shares Dedham Bank, $2,900; 89 shares Shawmut, 8,000; 201 shares Cochituate, 17,500; 60 shares Exchange, 5,400; 18 shares Traders' and 5 shares Atlas, 2,000; 20 shares Shoe and Leather Dealers', 1,800; 58 shares Freeman's, 5,000.

Loan on Railroad Stock is on 43 shares Fitchburg, $3,650.

Dorchester Savings Bank.—The Bank Stock is owned as follows:—10 shares State Bank, 5 shares Atlas Bank; 5 shares Blue Hill Bank, $1,620.

Loan on Bank Stock is in Mattapan Bank, $3,400.

Loan to County or Town is to Town of Dorchester, $3,525.

Charter accepted May 16, and first deposit received June 13, 1853.

Quincy Savings Bank.—Name of Bank in which Stock is owned not given. Amount, $20,900.

Loan on Bank Stock is on Quincy Stone Bank, $800.

Randolph Savings Bank.—Bank Stock is owned as follows:—Blackstone, Boston, $2,186; Traders', 496 25; Grocers', 1,513 75.

Institution for Savings in Roxbury and Vicinity.—The Bank Stock is owned as follows:—20 shares Traders', $1,970; 25 shares Market, 1,750; 146 shares People's, 7,300; 58 shares North, 5,652 25; 34 shares State, 2,010 10; 66 shares Washington, 6,579; 20 shares Atlas, 2,000; 30 shares Granite, 3,000.

Loans on Bank Stock as follows:—On 36 shares Agricultural Bank, $3,000; 15 shares Exchange, 1,350; 109 shares People's, 4,700.

Loan on Railroad Stock, is on 119 shares Boston and Worcester, $9,650.

Loans to County or Town are, to Roxbury, $25,000; Hopkinton, 2,501 16.

	WEYMOUTH.	FAIRHAVEN.	FALL RIVER.	NEW BEDFORD.	TAUNTON.
	Weymouth and Braintree Institution for Savings.	Fairhaven Institution for Savings.	Fall River Institution for Savings.	New Bedford Institution for Savings.	Bristol County Savings Bank.
Number of Depositors,	759	485	4,447	5,113	1,490
Amount of Deposits,	$135,567 53	$153,797 62	$1,297,312 92	$1,313,362 86	$321,159 13
Public Funds,	– –	– –	– –	59,000 00	– –
Loans on Public Funds,	– –	– –	– –	– –	– –
Bank Stock,	8,400 00	77,300 00	294,562 50	553,080 00	45,854 00
Loans on Bank Stock,	– –	700 00	– –	8,350 00	1,100 00
Deposits in Banks, bearing interest,	– –	– –	– –	19,334 16	– –
Railroad Stock,	– –	– –	– –	– –	– –
Loans on Railroad Stock,	– –	– –	– –	26,000 00	1,682 00
Invested in Real Estate,	– –	– –	– –	12,000 00	1,918 05
Loans in Mortgage of Real Estate,	99,989 50	5,426 54	254,020 00	34,500 00	136,916 97
Loans to County, or Town,	– –	2,000 00	6,650 00	82,820 50	15,800 00
Loans on Personal Security,	31,229 00	71,685 58	738,324 42	607,850 05	134,315 00

Cash on Hand, ...	1,362 62	6,148 74	3,756 00	11,400 10	- -
Rate and amount of ordinary Dividend, for last year, ...	5 per cent., 5,351 11	$5\frac{3}{4}$ per cent., 6,727 89	7 per cent., 81,137 23	5 per cent., 58,687 68	5 per cent., 13,963 19
Average annual per cent. of Dividends, of last five years, ...	$6\frac{86}{100}$ per cent.	$5\frac{1}{2}$ per cent.	$6\frac{1}{5}$ per cent.	5 per cent.	5 per cent.
Annual Expenses of the Institution, . .	150 00	500 00	2,296 37	1,789 82	1,211 13

Weymouth and Baintree Institution for Savings.—The Bank Stock owned is as follows: — 60 shares Union Bank of Weymouth and Baintree; 12 shares North, Boston; 12 shares Merchants', Boston, $8,400.

Fairhaven Institution for Savings.—The Bank Stock is owned as follows:—Fairhaven Bank, $21,500; Bank of Commerce, 26,600; Tremont, 6,200; Merchants', 3,800; Webster, 5,000; Bedford Commercial Bank, 8,000; Merchants', New Bedford, 2,300; Marine, 3,600; Mechanics', 300.

Loan on Bank Stock is on Fairhaven Bank, $700.

Loan to County or Town is to Town of Fairhaven, $2,000.

Fall River Institution for Savings.—The Bank Stock owned is in the following Banks, viz:—603 shares Fall River, $52,762 50; 300 shares Massasoit, 30,000; 250 shares Marine, New Bedford, 25,000: 250 shares Bedford Commercial, 25,000; 132 shares Merchants', New Bedford, 13,200; 335 shares Bank of Commerce, 33,500; 300 shares Bank of North America, 30,000; 200 shares Faneuil Hall, 20,000; 260 shares Merchants', Boston, 26,000; 166 shares Grocers', 16,600; 100 shares Washington, 10,000; 125 shares Webster, 12,500.

New Bedford Institution for Savings.—The Public Funds owned are —Massachusetts 5 per cent., $18,000; City of Boston 6 per cent., 24,000; City of Boston 5 per cent., 17,000. The Bank Stock owned is in the following Banks, viz; —Bedford Commercial, $75,000; Merchants', New Bedford, 100,000; Marine, 100,000; Mechanics', 8,100; Fall River, 17,500; Fairhaven, 3,000; Railroad, 6,750; Exchange, Boston, 4,000; Bank of Commerce, 40,000; Granite, 24,000; Grocers', 8,300; Washington, 10,000; Hamilton, 5,500; Bank of North America, 15,000; Massachusetts, 20,250; Eagle, 10,500; Shawmut, 1,200; City, 2,700; Traders', 8,000; Merchants', 9,600; Columbian, 12,600; Tremont, 25,000; Union, 2,400; North, 14,300; Atlas, 12,000; State, 7,380; Webster, 10,000.

Loans on Bank Stock are, on 20 shares Bedford Commercial, $1,800; 35, shares Merchants', 1,800; 15 shares do., 1,350; 6 shares Fairhaven, 400; 10 shares Marine, 20 shares Mechanics', 5 shares New Bedford and Taunton Railroad, 3,000.

Deposits in Banks bearing interest—Merchants', New Bedford, $6,861 39; Marine, 5,901 37; Bedford Commercial, 6,571 40.

Loans on Railroad Stock are—96 shares New Bedford and Taunton, $3,800; and 10 shares Fitchburg, 200; Bond of Western Railroad, 15,000; Bond of Androscoggin and Kennebec, 7,000.

In 1849 an extra dividend of 1 per cent. per annum was made for 11 years previous.

Bristol County Savings Bank.—The Bank Stock is owned as follows: —Machinists', Taunton, $21,054; Bristol County, 2,700; Webster, 10,000; National, 10,000; Fairhaven, 2,100.

Loans on Bank Stock—8 shares Bristol County, 4 shares Machinists', $1,100.

Loan on Railroad Stock, is on 20 shares Taunton Branch, $1,682.

Loans to County or Town are, to Town of Taunton, $5,800; County of Bristol, 10,000.

	ABINGTON.	HINGHAM.	N. BRIDGEWATER.	PLYMOUTH.	SCITUATE.
	Abington Savings Bank.	Hingham Institution for Savings.	North Bridgewater Savings Bank.	Plymouth Savings Bank.	Scituate Savings Bank.
Number of Depositors,	67	1,739	251	3,467	107
Amount of Deposits,	$7,394 00	$380,133 57	$34,700 99	$608,056 88	$14,062 33
Public Funds,	– –	3,000 00	– –	47,172 50	– –
Loans on Public Funds,	– –	– –	– –	– –	– –
Bank Stock,	4,221 00	88,920 00	4,316 25	219,605 50	4,760 00
Loans on Bank Stock,	– –	68,145 00	– –	44,460 00	– –
Deposits in Banks, bearing interest,	– –	– –	– –	12,531 53	– –
Railroad Stock,	– –	– –	– –	– –	– –
Loans on Railroad Stock,	– –	4,600 00	– –	– –	– –
Invested in Real Estate,	– –	– –	– –	2,694 40	– –
Loans in Mortgage of Real Estate,	1,900 00	221,407 00	4,100 00	128,063 33	4,900 00
Loans to County or Town,	– –	7,000 00	500 00	36,314 90	2,761 26
Loans on Personal Security,	– –	4,216 00	15,549 00	147,536 65	1,634 00

Cash on Hand, ...	1,244 22	4,674 34	1,058 20	2,156 87	53 59
Rate and amount of ordinary Dividend, for last year, ...	– –	5 per cent., 16,702 55	5 per cent.	5 per cent., 26,560 63	5 per cent., 428 48
Average annual per cent. of Dividends, of last five years, ...	In operation less than 1 year.	$7\frac{24}{100}$ per cent.	In operation less than 5 years.	6 per cent.	In operation less than 5 years.
Annual Expenses of the Institution, . .	– –	605 92	213 00	1,388 85	12 00

Abington Savings Bank. — The Bank Stock owned is — 15 shares National, $1,500; 10 shares Grocers', 1000; 10 shares Howard Banking Company, 1,000; 7 shares Abington, 721.

Commenced operations, May 10, 1853.

Hingham Institution for Savings. — The public funds are — City of Boston, $3,000. The Bank Stock owned is as follows: — Merchants', $10-000; Atlas, 900; Granite, 5,000; Hamilton, 2,800; Market, 2,520; City, 3,200; Globe, 3,000; Tremont, 5,000; Shoe and Leather Dealers', 5,000; State, 2,400; Union, 5,000; Webster, 2,500; Suffolk, 1,500; Eagle, 7,000; New England, 2,000; Bank of Commerce, 11,000; Bank of North America, 6,000; Hingham, 10,500; Weymouth and Braintree, 2,100; Abington, 1,500.

Loans on Bank Stock are, on 60 shares Mechanics' Bank, $5,350; Exchange, 145 shares, 12,550; Granite, 78 shares, 7,000; 40 shares Grocers', 3,530; 100 shares Freeman's, 9,000; Bank of Commerce, 56 shares, 5,000 Webster, 126 shares, 11,300; Merchants', 33 shares, 2,970; Tradesman's, 60 shares, 5,000; Hingham, 23 shares, 1,445; Cambridge Market, 30 shares, 2,700; Shoe and Leather Dealers', 15 shares, State, 10 shares, and Hamilton, 5 shares, 2,300.

Loan on Railroad Stock, is on 58 shares Fitchburg, $4,600.

North Bridgewater Savings Bank. — The Bank Stock is owned as follows: — Granite, Boston, $2,510; Traders', 1,806 25.

Plymouth Savings Bank. — Public Funds owned are — United States 6 per cent. loan of 1846, $7,000; Massachusetts 5 per cent. stock, 14,310; City of Boston 5 and 6 per cent., 20,862 50; City of Cambridge, 6 per cent., 5,000. Bank Stock owned is, State Bank, 147 shares, $8,820; Merchants', 267 shares, 26,700; Plymouth, 138 shares, 15,060; Old Colony, 102 shares, 11,-016; Bristol County, 88 shares, 8,800; Hingham, 60 shares, 4,380; Wareham, 20 shares, 1,680; Market, 93 shares, 6,925; Traders', 80 shares, 7,950; City, 80 shares, 7,700; Suffolk, 10 shares, 1,200; North, 8 shares, 720; Massachusetts, 20 shares, 4,787 50; Granite, 150 shares, 14,714; Tremont, 100 shares, 10,000; Atlantic, 24 shares, 2,305; Eagle, 11 shares, 1,070; Boston, 89 shares, 4,628; New England, 71 shares, 7,100; Boylston, 18 shares, 1,800; Exchange, 106 shares, 10,600; Abington, 15 shares, 1,500; Bank of Commerce, 144 shares, 14,400; Bank of North America, 90 shares, 9,000; Railroad Bank, 70 shares, 5,250; Globe, 10 shares, 10,000; Freeman's, 12 shares, 1,200; Shawmut, 40 shares, 4,000; Union, 85 shares, 8,500; Atlas, 78 shares, 7,800; Hamilton, 10 shares, 1,000; National, 30 shares, 3,000; Webster, 50 shares, 5,000.

Loans on Bank Stock — Plymouth, $4,320; Old Colony, 6,530; Bristol County, 800; Blackstone, 900; National Bank, 900; Bank of Commerce, 6,100; Merchants', 1,980; Granite, 5,080; Shawmut, 500; Atlantic, 600; New England, 800; Cochituate, 4,500; Abington, 1,900; Boston, 900; Plymouth and Market Banks, 2,000; Plymouth and Boylston, 3,000; Exchange and New England, 1,000; Exchange and Blackstone, 1,300; Plymouth and Old Colony, 1,350.

Deposit bearing interest, is in Bank of Commerce, $12,531 53.

Scituate Savings Bank. — The Bank Stock is owned as follows: — 7 shares North Bank, Boston, $700; 30 shares National, 3,000; 10 shares Merchants', 1,060.

	SOUTH SCITUATE.	WAREHAM.	BARNSTABLE.	PROVINCETOWN.	NANTUCKET.
	South Scituate Savings Bank.	Wareham Savings Bank.	Institution for Savings in Barnstable.	Seamen's Savings Bank.	Nantucket Institution for Savings.
Number of Depositors,	875	752	1,081	51	934
Amount of Deposits,	$157,268 53	$168,080 42	$272,231 91	$8,474 00	254,239 20
Public Funds,	– –	– –	– –	– –	12,000 00
Loans on Public Funds,	– –	– –	1,000 00	– –	– –
Bank Stock,	32,080 00	71,964 45	72,720 00	– –	45,600 00
Loans on Bank Stock,	2,500 00	7,520 00	– –	– –	20,225 00
Deposits in Banks, bearing interest,	– –	– –	– –	– –	5,000 00
Railroad Stock,	– –	– –	– –	– –	– –
Loans on Railroad Stock,	2,100 00	– –	– –	– –	– –
Invested in Real Estate,	2,000 00	– –	– –	– –	3,000 00
Loans in Mortgage of Real Estate,	99,446 47	6,250 00	53,794 00	– –	49,649 65
Loans to County, or Town,	3,000 00	– –	1,000 00	2,400 00	– –
Loans on Personal Security,	16,656 99	78,075 90	150,515 00	2,792 80	118,002 80

Cash on Hand, ...	1,257 89	12,419 09	800 39	3,167 81	2,318 56
Rate and amount of ordinary Dividend, for last year, ...	5 per cent., 6,986 51	6 per cent., 7,804 94	5½ per cent., 13,379 83	- -	5 per cent., 10,776 17
Average annual per cent. of Dividends, of last five years, ...	6½ per cent.	6 per cent.	5½ per cent.	In operation less than 5 years.	5 per cent.
Annual Expenses of the Institution, . .	350 00	141 62	592 04	116 11	575 00

South Scituate Savings Bank.—The Bank Stock owned is as follows:—3 shares Globe, 10 shares Hamilton, 10 shares Atlantic, 24 shares North, 11 shares Washington, 10 shares Union, 10 shares Weymouth and Braintree, 23 shares City, 28 shares Traders', 16 shares Eagle, 37 shares Granite, 20 shares Merchants', 16 shares Columbian, 10 shares New England, 27 shares Bank of Commerce, 10 shares Cochituate, 10 shares Howard Banking Company, 10 shares Webster—each $100 per share; 27 shares State, at $60 per share, 28 shares Hingham, at $70 per share.

Loan on Bank Stock, is 2,500 on Grocers' Bank, $2,800.

Loan on Railroad Stock, is on 24 shares Western Railroad, 2,100.

Wareham Savings Bank.—The Bank Stock is owned as follows:—35 shares Webster Bank, $3,500; 57 shares Grocers', 5,741 25; 35 shares Boylston, 3,731; 90 shares Granite, 9,115 75; 50 shares Eagle, 5,090 75; 50 shares Shawmut, 4,997 50; 50 shares City, 5,035; 116 shares Merchants', 12,230 95; 52 shares Bank of North America, 5,497 50; 65 shares Bank of Commerce, 6,525; 66 shares Shoe and Leather Dealers', 6,969 75; 15 shares Merchants', New Bedford, 1,500; 21 shares Wareham, 2,030.

Loans on Bank Stock are, on 56 shares Grocers', $5,000; 28 shares Tradesman's, Chelsea, 2,520.

Institution for Savings in Barnstable.—The Loan on Public Funds is, United States, $1,000. The Bank Stock is owned as follows:—Webster, $3,500; Eliot, 5,000; Bay State, 2,000; Blackstone, 11,200; Bank of Commerce, 10,820; Tremont, 5,000; Bank of North America, 9,000; Merchants', 3,400; Atlantic, 3,000; City, 1,800; Market, 1,400; North Bank, 3,000; Shawmut, 2,000; Barnstable, 6,600; Old Colony, 3,000; Wareham, 2,000.

The Loan to County or Town is to County of Barnstable, $1,000.

Seamen's Savings Bank, Provincetown.—Commenced operations in April, 1852.

Nantucket Institution for Savings.—The Public Funds are—City of Boston, $12,000. The Bank Stock owned is as follows:—Pacific Bank, $10,000; Merchants', New Bedford, 2,000; Bedford Commercial, 3,000; Bank of North America, 3,700; Faneuil Hall, 5,000; Bank of Commerce, 5,000; State, 2,700; Shoe and Leather Dealers', 5,000; Traders', 2,500; Union, 700; Webster, 5,000; Marine, New Bedford, 1,000.

Loans on Bank Stock are, on Cochituate, $10,000; Grocers', 6,000; Pacific, 4,225.

Deposit in Bank bearing interest, is in New England Bank, $5,000.

AGGREGATE

OF

SIXTY SAVINGS BANKS.

Number of Depositors,	117,405
Amount of Deposits,	$23,416,392 73
Public Funds,	861,547 14
Loans on Public Funds,	1,000 00
Bank Stock,	5,407,453 40
Loans on Bank Stock,	722,205 00
Deposits, in Banks, bearing interest,	414,652 59
Railroad Stock,	130,621 25
Loans on Railroad Stock,	239,377 10
Invested in Real Estate,	106,896 11
Loans in Mortgage of Real Estate,	7,262,306 48
Loans to County, or Town,	2,152,694 29
Loans on Personal Security,	6,292,800 07
Cash on Hand,	311,552 10
Rate and amount of ordinary Dividend, for last year,	$4\frac{78}{100}$ Amount, 845,688 71
Average annual per cent. of Dividends, of last five years,	$6\frac{62}{100}$
Annual Expenses of the Institutions,	59,071 27

REMARKS.

The Returns from the Framingham, Worcester Mechanics', North Adams, North Bridgewater, Danvers, and Springfield Institutions, state the rate, but not the amount of their ordinary dividends.

The following Savings Banks have not been in operation five years, viz.:—East Boston, Danvers, Cambridgeport, Clinton, Milford, Worcester Mechanics', Ware, North Adams, Lee, Dorchester, Randolph, Scituate, Seaman's, Provincetown, North Bridgewater, Waltham, and Hampden.

The following new Savings Banks were chartered at the last session of the Legislature, viz.:—

Abington, at Abington.	Rockport, at Rockport.
Cambridgeport, at Cambridgeport.	Waltham, at Waltham.
Dorchester, at Dorchester.	Westfield, at Westfield.

The Framingham Savings Bank made an extra dividend of 4 per cent. in 1851, for the five years previous. The Lancaster Savings Bank return an annual average per cent. of dividends for the last five years, of 8½ and 4 per cent.

The expenses of the Provincetown Institution for Savings, are for the whole time since its organization—eighteen months.

The Springfield Institution for Savings, returned an average dividend for the last five years, of 5 per cent. for three years, and 4 per cent. for two years.

The dividends for the last five years, are calculated on the deposits in forty-one Banks.

The dividends for the past year are calculated on the deposits in forty-eight Banks.

The following Table shows the AGGREGATE *of fifty-three Savings Banks, in* 1852.

Number of Depositors,	97,353
Amount of Deposits,	$18,401,307 86
Public Funds,	1,176,917 29
Loans on Public Funds,	7,650 00
Bank Stock,	3,555,296 96
Loans on Bank Stock,	550,704 00
Deposits in Banks bearing interest,	288,748 23
Railroad Stock,	145,739 25
Loans on Railroad Stock,	261,468 30
Invested in Real Estate,	102,401 65
Loans in Mortgage of Real Estate,	5,615,479 18
Loans to County, or Town,	2,012,249 95
Loans on Personal Security,	5,023,417 62
Cash on Hand,	388,058 65
Rate and amount of ordinary Dividend for last year,	A fraction over $4\frac{69}{100}$ Amount, 1,033,236 95
Average annual per cent. of Dividends, of last five years,	A fraction over $6\frac{49}{100}$
Annual Expenses of the Institutions,	49,380 02

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Springfield,	44, 46
Stockbridge,	48
Taunton,	56
Uxbridge,	38
Waltham,	34
Ware,	42
Wareham,	58
Westfield,	46
Weymouth,	52
Woburn,	34
Worcester,	38, 40
Wrentham,	52
Yarmouth,	60

SAVINGS INSTITUTIONS.

Abington,	96
Adams,	90
Andover,	76
Barnstable,	98
Boston,	76
Cambridge,	80
Cambridgeport,	80
Canton,	90
Charlestown,	82
Clinton,	84
Cohasset,	90
Concord,	82
Danvers,	76
Dedham,	92
Dorchester,	92
Fairhaven,	94
Fall River,	94
Fitchburg,	84
Framingham,	82
Gloucester,	78
Greenfield,	88
Haverhill,	78
Hingham,	96
Lancaster,	84
Lawrence,	78
Lee,	90
Lowell,	82
Lynn,	78
Milford,	86
Nantucket,	98
New Bedford,	94
Newburyport,	78
Newton,	84
Northampton,	86
North Bridgewater,	96
Pittsfield,	90
Plymouth,	96
Provincetown,	98
Quincy,	92
Randolph,	92
Rockport,	80
Roxbury,	92
Salem,	80
Salisbury,	80
Scituate,	96
Southbridge,	86
South Scituate,	98
Springfield,	88
Taunton,	94
Waltham,	84
Ware,	88
Wareham,	98
Westfield,	88
Weymouth,	94
Worcester,	86

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